

APPLE PAY | CREDIT UNION OF DENVER

WHAT IS APPLE PAY?

Apple Pay is a contact payment technology as well as a new feature for iPhone 6 and Apple Watch. It pulls your credit cards, debit cards, and other sensitive-payment data from the Passbook app, enabling you to use an iPhone 6 or Apple as a wallet at store checkouts.

WHEN AND WHERE IS APPLE PAY AVAILABLE?

Apple Pay is initially only available in the US. It debuted on 20 October 2014.

WHICH DEVICES CURRENTLY WORK WITH APPLE PAY?

Apple Pay works with iPhone 6, iPhone 6 Plus, and Apple Watch.

WHERE ELSE CAN YOU USE APPLE PAY?

Apple Pay works in more than 220,000 stores in the US.

A few of the stores that accept Apple Pay at the moment include: Babies-R-U's, Bloomingdales, Disney, Duane Reade, Macy's, McDonalds, Nike, Petco, Staples, Subway, Toys-R-U's, Unleashed, Walgreens, Whole Foods, etc.

Check this link for more participating retail outlets: www.apple.com/apple-pay/where-to-use-apple-pay/

HOW TO SET APPLE PAY UP TWO OPTIONS

Option 1: Manual

- Step 1: Set up your fingerprint
(Fingerprint set up is in *Settings, Touch ID & Passcode*, select *Add a Fingerprint*, follow instructions).
- Step 2. Open *Passbook*
- Step 3. Select the plus button ⊕
- Step 4. Select *add another card*
- Step 5. Manually enter your information
- Step 6. Agree two times

You're ready to go!

Option 2: Picture. Take a picture of your card (you must have a card that has raised numbers. C-U-D instant issue debit cards will not work with the camera option).

- Step 1: Set up your fingerprint
(Fingerprint set up is in *Settings, Touch ID & Passcode*, select *Add a Fingerprint*, follow instructions).
- Step 2. Open *Passbook*
- Step 3. Select the plus button ⊕
- Step 4. Select *add another card*
- Step 5. Push camera button
- Step 6. Line up with square
- Step 7. Enter the security code
- Step 8. Agree two times

You're ready to go!

Learn more about how to set up and use Apple Pay, go to support.apple.com/en-us/HT201239

FREQUENTLY ASKED QUESTIONS (FAQ)

WHAT SHOULD I DO IF I HAVE AN ISSUE ADDING A CREDIT OR DEBIT CARD TO APPLE PAY?

C-U-D is ready to help you with issues when adding credit or debit cards to your iPhone 6 and iPhone 6 Plus. You can contact C-U-D or AppleCare, who will help you resolve your issue. Before you call, be prepared to answer a few questions.

1. The dollar amount of your last swipped payment made with your card.
2. The vendor of your last swipped payment made with your card.
3. Date of your last swipped payment made with your card.

Questions are subject to change so be prepared to answer any questions regarding your cards and account.

WHAT DO I NEED TO USE APPLE PAY?

Here's what you need to use Apple Pay:

- iPhone 6 or iPhone 6 Plus (Apple Pay in stores and within apps)
- iOS 8.1 or later
- United States as your selected region
- Touch ID or passcode on your device
- iCloud account

HOW SECURE IS APPLE PAY?

Apple Pay is more secure 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 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.

WHERE AND HOW CAN I USE APPLE PAY TO PAY IN A STORE OR WITHIN APPS?

You can use Apple Pay with your iPhone 6, iPhone 6 Plus, and Apple Watch to pay in stores that accept contactless payments.

Some stores might have this symbol on their card readers and point of sale terminals, but they might not be currently set up to accept contactless payments, including Apple Pay. At the current time, this includes 7-Eleven, Home Depot, Jack in the Box, Rite Aid, and CVS. If you can't use Apple Pay at a store that is displaying the contactless payment symbol, please let us know using our Apple Pay feedback form. www.apple.com/feedback/apple-pay.html

On iPhone 6, iPhone 6 Plus, you can use Apple Pay to pay within apps when you see the Buy with Apple Pay or Apple Pay button as a payment method.

WHAT SHOULD I DO IF MY IPHONE IS LOST OR STOLEN?

With Apple Pay, you authorize each purchase with Touch ID or your passcode. These features help prevent other people from using Apple Pay on your iPhone. You can call C-U-D to suspend or remove your cards from Apple Pay. You can also go to icloud.com/find or use the *Find My iPhone* app to suspend or permanently remove the ability to pay from that device with Apple Pay. Your cards will be suspended or removed from Apple Pay even if your device is offline and not connected to a cellular or Wi-Fi network.

WILL I HAVE TO SIGN A RECEIPT WHEN PAYING WITH APPLE PAY?

As you do today with a plastic credit or debit card, you might need to sign a receipt, depending on the store and the transaction amount.

WILL I CONTINUE TO EARN REWARDS AND BENEFITS FROM MY CREDIT OR DEBIT CARDS WHEN I PAY USING APPLE PAY?

Yes. When you pay using Apple Pay, you'll continue to get the rewards, benefits, and security that your credit or debit card provides.

CAN I CONTINUE TO USE MY PLASTIC CREDIT OR DEBIT CARDS IF I SUSPEND OR REMOVE MY CARDS IN PASSBOOK?

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