PUBLIC SERVICE CREDIT UNION

Apple Pay
Frequently Asked Questions

What is Apple Pay?

Apple Pay™ allows you to pay for your purchases with your iPhone® 6, iPhone 6 Plus, iPhone 7, or iPhone 7 Plus, by holding your phone near a contactless reader at participating merchants. You can also use your iPad Air™ 2 and iPad mini™ 3 to pay within certain apps.

How do I add my cards to Apple Pay?

On iPhone 6, iPhone 6 Plus, iPhone 7, iPhone 7 Plus, iPad Air 2 or iPad mini 3, access the Settings app, scroll down to Wallet & Apple Pay, then enter your cards by tapping "Add Credit or Debit Card." You can then use your iSight® camera to enter your card or type the information in manually.

When I add my card to Apple Pay it doesn't look like the card in my wallet. Why?

Apple Pay uses a graphical representation, not an exact replica of your card.

When I use the camera to add the card, the card details are not showing correctly. What do I do?

In the event your card detail cannot be captured by your phone through your camera, proceed with entering in all of the required fields manually. This will also process and add your card normally into Apple Pay.

How do I change my default card?

The credit or debit card associated with your iTunes® account or the first card you add to the Wallet is your default card. To change your default card:

1. Go to Settings > Wallet & Apple Pay
2. Tap Default Card
3. Choose a new card

How do I pay with a card other than my default card?

1. Position your iPhone close to the contactless reader without placing your finger on Touch ID™. After your iPhone wakes up, your default card will appear on your screen.
2. Tap your default card to display a list of available cards, then tap the card you want to use.
3. Position your finger on the Touch ID sensor, and hold your iPhone close to the reader to complete your transaction. Some stores may also ask you to sign a receipt, depending on the transaction amount.

Are my payments safe with Apple Pay?

Yes. When you use Apple Pay, your card number isn't stored on your phone or given to the merchant. A unique digital code is created specifically for that device. You still enjoy all the benefits of your credit or debit card, which includes our Zero Liability policy that protects you from unauthorized purchases.

How are my privacy and personal information protected?

Since Apple Pay doesn't store your credit or debit card number on the device, you never reveal your name, card number or security code to merchants.

Am I able to opt out of Apple Pay at any time?

Adding your credit or debit cards to Apple Pay is your choice; you can add and remove cards when needed. To remove a card, go to Apple Pay, tap on the card, tap the "i", then tap Remove Card.

Which merchants are participating?

You can use Apple Pay at thousands of merchant locations, including Bloomingdale's®, McDonald's®, Macy's®, Nike®, DuaneReade™ and Staples®. You can also look for the contactless terminal logo and/or Apple Pay logo at participating merchants (see below).

Can I use Apple Pay internationally?

Yes. Apple Pay will work on contactless terminals for international payments.

What if my phone gets lost or stolen?

Apple's Find My iPhone website lets you suspend its ability to make payments. Or you can contact your credit union, who can suspend Apple Pay for your credit union card. In any case, without your thumbprint or card information, a thief should not be able to use your phone to make purchases.

What if my card is lost or stolen?

Contact your credit union as soon as possible. Once you receive your replacement card you can add your new card to Apple Pay.

How do I return an item?

The merchant can process the return like any other return. To see the last four digits used by Apple Pay, go to Wallet, tap the card, and tap "i" to find "device number." Some merchants may need to "see" the card. You would follow the same steps you used when making the purchase.

When paying in a store, if the merchant terminal asks me to choose Debit or Credit, which should I choose?

If you choose Debit, you will be required to enter your PIN, which some backend systems may not be able to process yet. Choosing Credit will give you the most consistent experience.

How do I get Apple Pay push notifications on transactions?

This is a setting on your device. Go to Settings > Privacy > Location Services, select Wallet and choose "While Using."

Is Apple Pay free?

Yes. Be aware that message and data rates may apply, depending on your data plan.

What do I need to get started with Apple Pay?

- iPhone 6, iPhone 6 Plus, iPhone 7, or iPhone 7 Plus to pay in stores and within apps
- iPad Air 2 or iPad mini 3 to pay within apps
- Software version iOS 8.1 or later
- Touch ID™ or passcode on your device
- iCloud® account

Where can I get more information on Apple Pay?

More information is available at apple.com.

What is the Apple Watch™?

The Apple Watch is another device that allows you to pay for purchases using Apple Pay.

Do I need an iPhone in order for the Apple Watch to work?

Yes, the Apple Watch can be paired with your iPhone 5, iPhone 5c, iPhone 6, iPhone 6 Plus, iPhone 7, or iPhone 7 Plus (running iOS 8.2 or later).

Do I need my Apple ID to set up my Apple Watch?

Yes, you may be prompted to enter your Apple ID password if this is the first time you are setting up the Apple Watch with the iPhone device.

Do I need an iCloud account for the Apple Watch to work?

Yes, an iCloud account is required.

If I am already using Apple Pay with my iPhone, is there any additional setup to make purchases with my Apple Watch?

Yes, the setup for Apple Watch is performed separately from the iPhone.

How do I pair (also called pinning) my Apple Watch with my iPhone?

First you will launch the Apple Watch app on your iPhone. Then you will tap "Start Pairing" on the main screen. Next, hold your Apple Watch up to your iPhone's camera so the screen is in alignment with the yellow outline box on your iPhone screen. Lastly, follow the on-screen instructions provided in the Apple Watch app.

How do I add my cards to the Apple Watch?

Access the Apple Watch settings app, scroll down to Wallet & Apple Pay and then select "Add Credit or Debit Card." You can then begin adding cards using your iSight camera or you can type the account information in manually.

How do I unlock my Apple Watch so I can make Apple Pay payments?

The Apple Watch unlock can be performed in 2 ways:

1. With the watch on your wrist, you enter your passcode on the watch.
2. With the watch on your wrist, you enter your passcode on the paired iPhone, which must be connected via Bluetooth and within range.

Please note the Apple Watch is available for payments as long as it remains on your wrist.

How can I use Apple Pay on the Apple Watch?

Once the watch is unlocked, confirm that your wrist detection has been turned on. Next you will double click the side button (also called the Digital Crown) on the Apple Watch. You will then see your default card image. You can then proceed with the default card or swipe left to right and select an alternate payment card. Once a card is selected you will simply hold the display of the Apple Watch within a few centimeters of the contactless reader.

How will I know my transaction from my Apple Watch was successful?

A gentle pulse, beep and checkmark on the Apple Watch screen will confirm the payment has been made.

Can I make purchases with the Apple Watch without my iPhone?

Yes. Once the watch is unlocked and the wrist detection is turned on, your iPhone does not need to be with you in order for the transaction to work.

If I remove my Apple Watch from my wrist, can someone else make a purchase with the watch?

No. Once you take off the watch, it removes the ability to perform transactions until you put the watch back on and enter the passcode.

If I accidentally disable my passcode can I still make purchases?

No. Disabling the passcode will delete any tokens that were previously created and you will have to set up your payment card again via the Apple Watch app.

If I log out of iCloud can I still make purchases?

No. Logging out of iCloud will delete any tokens that were previously created and you will have to set up your payment card again via the Apple Watch app.

If I unpin my Apple Watch from my iPhone can I still make purchases?

No. Unpinning the watch from your iPhone or other paired devices will delete any tokens that were previously created and you will have to set up your payment card again via the Apple Watch app.

Where can I find information and support for Apple Pay payments using Apple Watch?

You can visit https://support.apple.com/en-us/HT204506 for more details and support on setting up and using Apple Watch for Apple Pay payments.

Find out more at www.mypscu.com

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