



Apple Pay FAQs

What is Apple Pay?

Apple Pay is a convenient and secure way for you to make purchases in retail stores or within apps without using your physical Pacific Service CU debit or credit card or providing your card information. Apple Pay replaces traditional payment methods with contactless payment technology and unique security features built right into your mobile device. You are able to add multiple debit and credit cards to the Passbook or Wallet app within your device creating your mobile wallet.

What is a contactless payment?

Contactless payments are transactions that use chip-based technology and require no physical connection between the payment device (debit or credit card) and the merchant terminal.

What devices can I use with Apple Pay?

You can use Apple Pay with your iPhone 6, iPhone 6 Plus, iPad Air 2, iPad mini 3 and Apple Watch.

What Pacific Service CU cards are eligible for Apple Pay?

Both your Pacific Service CU Visa debit and credit card can be added to your mobile wallet. However, devices do not share cards, so if you'd like to have the same card on multiple devices they would have to be added to each device individually. ATM cards are not eligible for Apple Pay.

Does Pacific Service CU charge a fee to use Apple Pay?

No, Apple Pay is free.

How do I add my card?

It's easy to add cards to your Apple Pay mobile wallet. The process varies for different devices:

iPhone 6 or iPhone 6 Plus:

1. Open the Passbook or Wallet app and tap the plus sign
2. Select the link in the Credit and Debit Cards section
3. Tap the camera icon and take a picture of your card to automatically enter the information. Enter the three digit security code found on the back of your card and fill in any remaining fields.

iPad Air 2 or iPad mini 3:

1. Go into Settings and tap Passbook or Wallet & Apple Pay
2. Select the link in the Credit and Debit Cards section
3. Tap the camera icon and take a picture of your card to automatically enter the information. Enter the three digit security code found on the back of your card and fill in any remaining fields.

Apple Watch

1. Open the Apple Watch app on your iPhone 5 or 6 (must be running iOS 8.2 or higher) and select Passbook or Wallet & Apple Pay
2. Tap Add a Credit or Debit card



3. Use the camera on your iPhone to take a picture of your card and automatically enter the information. Enter the security code found on the back of your card and fill in any remaining fields.

How do I set my Pacific Service CU card as my default card?

Go to Settings, then Passbook or Wallet & Apple Pay and click on Default Card. Select your Pacific Service CU debit or credit card.

Why am I being asked to verify my Pacific Service debit or credit card?

As an added measure of security, we may need additional information in order to complete the process of making your Pacific Service CU debit or credit card available to use through Apple Pay. If necessary, Passbook, Wallet or the Apple Watch app will let you know the steps you need to take to verify the card.

Once your information has been verified, you will receive an app notification through Passbook, Wallet or Apple Watch that your card is ready for use. If you don't receive a notification within 30 minutes, please contact us at **(888) 858-6878**.

Where can I use Apple Pay?

You can use Apple Pay to make purchases while shopping in other apps. Or, you can shop at participating retail merchants who have the Apple Pay symbol at checkout. To view a list of participating merchants, visit the Apple Pay site at www.apple.com/apple-pay.

How do I perform an Apple Pay transaction?

Be sure your Pacific Service CU card is set as the default. Then, hold your device within an inch of the merchant's contactless reader with your finger held on Touch ID without pressing it. Within a few seconds, you will feel a subtle vibration and see a checkmark on the screen. You have now made a successful purchase using your Pacific Service CU card through Apple Pay.

How do I make a purchase with a card other than my default card?

1. Hold the top of your phone near the contactless reader without placing your finger on Touch ID. Your phone will wake up and you'll see your default card on your screen.
2. Tap your default card. From the list of cards, tap the one you want to use.
3. Place your finger on Touch ID and move your phone near the reader to complete the transaction.

Will I still continue to earn rewards points using my Pacific Service CU Platinum Rewards card in Apple Pay?

Yes, you will continue to earn rewards with your Platinum Rewards card by making purchases through Apple Pay.

Is Apple Pay secure?

Yes, Apple has introduced a two-part security solution for Apple Pay. First, you must biometrically authenticate the transaction with your fingerprint using Touch ID or your security passcode. Second, instead of using your actual credit and debit card numbers when you add your card to the Passbook or Wallet app, a unique Device Account Number is assigned, encrypted, and securely stored in the Secure Element, a dedicated chip in iPhone. These numbers are never stored on Apple servers. And when you make a purchase, the



Device Account Number, along with a transaction-specific dynamic security code, is used to process your payment. So your actual credit or debit card numbers are never shared by Apple with merchants or transmitted with the payment. You are still protected by the same Zero Liability Coverage that is provided by Pacific Service CU and Visa, covering all promptly reported unauthorized transactions.

What is a Device Account Number?

For security and to protect your card number, a Device Account Number, sometimes referred to as a token account number, is created when you add your Pacific Service CU card to Apple Pay. This is a separate and unique device-specific number linked to your Pacific Service CU card. This Device Account Number is different from your plastic card number. **The last four digits of your Device Account Number are listed under the last four digits of your Pacific Service CU card number (click on the information icon on your Pacific Service CU card) and should be used whenever an Apple Pay merchant requests the last four digits of your card number.**

What should I do if I discover unauthorized charges on my Pacific Service CU debit or credit card that is enrolled in Apple Pay?

Your Pacific Service CU debit and credit cards that are used in Apple Pay are still monitored and protected by Pacific Service CU's fraud monitoring and Visa's Zero Liability Coverage. If your card or its number are ever lost or stolen, you're not responsible for promptly-reported, unauthorized transactions. To report unauthorized transactions or a lost or stolen card, call a member service representative during normal business hours at **(888) 858-6878** and **be sure to mention that your card or card(s) is enrolled in Apple Pay. You should remove that card from your Passbook, Wallet or Apple Watch by using the "Remove Card" option within Passbook, Wallet and the Apple Watch App.** To report a lost or stolen card outside normal business hours, please contact Visa at (800) 543-5073.

What should I do if my iPhone or iPad is lost or stolen?

In addition to notifying your mobile carrier, please immediately contact a member service representative at **(888) 858-6878** and mention that your card is enrolled in Apple Pay so that we can disable your card for use.

If you have the Find My iPhone app downloaded to your device, you can use it to remotely lock your device. Please refer to the Apple website for more information about Find My iPhone. You're also able to remove your card information with Apple Pay by logging in to iCloud.com.

What should I do if I receive a new card with a new number or expiration date?

When a new card is issued to you and any of the card information has changed, you will need to remove the existing card in Apple Pay and replace it with the new card information. Once you're in your mobile wallet, select "Remove Card." Then follow the original steps to add the new card.

How do I get a refund or return merchandise with Apple Pay?

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 digits of the Device Account Number, go to the Passbook or Wallet app, tap the card and tap the information icon. If the cashier needs



your card details to process the return, hold your iPhone 6 or iPhone 6 Plus near the reader, select the card you used to make the original payment and authorize the return with Touch ID or passcode. Depending on the return and refund policies of the store, it may take several days for the return transaction to appear on your credit or debit card statement.

When I make a purchase using Apple Pay, will I be able to view my transaction through BranchLine?

Yes, purchases made with Apple Pay are viewable in your transaction history in BranchLine.

Why is the transaction amount displayed in Passbook or Wallet different from the amount showing in BranchLine?

If you make an Apple Pay purchase with your debit or credit card, the merchant may request authorization for an initial amount and send us the actual transaction amount later for payment. This is common at places where you make purchases and add a tip, like restaurants or salons and for hotels and rental cars.

Where can I find the Terms & Conditions for Apple Pay?

Visit our Apple Pay page at www.pacificservice.org/apple-pay.htm to view our Apple Pay Terms & Conditions.

Who should I contact if I am having issues with Apple Pay?

If you are experiencing any difficulties with Apple Pay, call a member service representative at **(888) 858-6878**.

For more information, please call a member service representative at **(888) 858-6878** or visit Apple's website at www.apple.com/apple-pay.