

What is Apple Pay™?

Apple Pay is a mobile payment solution that lets consumers make credit and debit payments at retail and online checkouts using certain Apple® mobile devices.

How does Apple Pay work?

The 16-digit account number on your credit or debit card is replaced with a unique digital account number, or token, that is securely stored on the Apple device and used to make purchases. Your credit or debit card number is not stored on your Apple device, or on Apple servers.

How will Apple keep my information secure?



When adding a credit or debit card to Apple Pay, instead of using your actual card number, a unique digital account number, or token, is assigned, encrypted and securely stored in your Apple Pay-compatible device. This number is never stored on Apple servers. When you make a purchase, the digital account number, along with a transaction-specific dynamic security code, is used to process your payment. Your actual credit or debit card number is never shared by Apple with merchants or transmitted with payment.

What devices can I use with Apple Pay?

In-store purchases are supported on the following devices running iOS 8.1 or later:

- iPhone® 6, iPhone 6 Plus and later (Apple Pay in stores and within apps)
- iPad Air® 2 and iPad Mini™ 3 and later (Apple Pay within apps)
- Apple Watch™ (running iOS 8.2 or later) paired with iPhone 5 or later

How can you tell if a merchant supports Apple Pay?

Look for these symbols at checkout:  

For a list of stores that currently accept Apple Pay, visit <https://www.apple.com/apple-pay/where-to-use-apple-pay/>

How are credit and debit cards loaded into Apple Pay?

You can decide which card(s) are loaded for use with Apple Pay in two ways:

- Choosing to load the card on file through iTunes®
- Adding a card by taking a picture of it or manually entering the card details

See Apple's website for step-by-step instructions on setting up cards with Apple Pay.

<https://support.apple.com/en-us/HT201239>

Will my debit and credit cards look different in Apple Pay?

Yes. Apple Pay uses a graphical representation instead of an exact replica of our cards. The card name (Debit Card, Platinum Card, etc.) will still appear in the upper right corner of the image.



What should I do if I'm directed to call EECU during enrollment in Apple Pay?

In some situations a card may not immediately be activated during enrollment and the on-screen message may direct you to call EECU. Calls must be made during EECU business hours.

Can more than one credit/debit card be stored in Apple Pay?

Yes, multiple cards are allowed with Apple Pay.

Will I receive confirmation when I enroll a card in Apple Pay?

Yes, you will receive a letter in the mail confirming your enrollment.

How do I delete a card from Apple Pay?

Select the card in the Wallet app and click on the ⓘ icon. Tap the “remove card” or “delete card” option.

How do I make an in-store purchase with Apple Pay?

In-store purchases are supported at retailers that display the symbols shown above. Hold the device within an inch of the contactless reader and accept the charge with your fingerprint or passcode when prompted. A vibration or beep indicates the purchase was successful. At some merchants, you may be prompted to verify the last four digits of your card number. In this instance, you will use the last four digits of the *device account number*. You can locate the device account number by selecting the ⓘ icon while viewing the card in Wallet®.

Does it make a difference if I choose Credit or Debit when I pay?

Apple recommends choosing Credit to get the most consistent Apple Pay experience. According to their website, choosing Debit might not always work with some older merchant payment terminals and backend systems. If you choose Debit you will need to enter your PIN on the terminal.

Is there a fee to use Apple Pay?

Apple Pay is free; however, message and data rates may apply depending on your data plan.

How do I make my EECU card the default card in Apple Pay?

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

- Go to Settings > Wallet & Apple Pay
- Tap Default Card
- Choose a new card

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

Cards that expire and are renewed will automatically be updated in Apple Pay. If a card is replaced due to loss, theft, or fraud, you will need to add the card to Apple Pay as if it were new.

What should I do if I get a new Apple Pay device?

If you get a new device you will need to set up Apple Pay and re-enroll your cards.

What should I do if I lose my Apple Pay device or it is stolen?

If you lose your device you can use Find My iPhone to suspend the device account number or you can call us and we will suspend it for you. When you locate the phone you can un-suspend the device account number. You can still use your physical card even if the device account number is suspended in Apple Pay. If your device is lost or stolen, call us at 800-538-3328 and we will delete the device account number for you.

Do you also plan to support Android Pay and Samsung Pay?

Yes, we plan to support both in April 2017.