

## **Apple Pay FAQs**

### ***What is Apple Pay?***

Apple pay is an easy, secure and private way to pay on iPhone, iPad, Apple Watch and Mac. You can make purchases in stores by holding your compatible device near a contactless reader at participating merchants or when shopping online at participating merchants. You can find more information about Apple Pay and how to set up your card at [apple.com](https://apple.com).

### ***What do I need to use Apple Pay?***

- Eligible device
- Supported card from Methuen Federal Credit Union
- Latest version of iOS, watchOS or macOS
- An Apple ID signed into iCloud

### ***What Apple devices are compatible?***

- iPhone models with Face ID
- iPhone models with Touch ID, except for iPhone 5s
- iPad Pro, iPad Air, iPad and iPad mini models with Touch ID or Face ID
- Apple Watch Series 1 and 2 and later
- Mac models with Touch ID

### ***How do I add my card to Apple Pay?***

- On your compatible device, access the Settings app, scroll down to Wallet & Apple Pay, then click Add Card, under Payment Cards and follow the prompts. The card information will be verified and confirm whether you can use your card with Apple Pay. If the Credit Union needs more information to verify your card, you will receive a prompt to contact us. After your card has been verified, you can start using Apple Pay.

OR

- Go to the Wallet and tap the plus sign. Follow the prompts to add a new card. Tap Next. The card information will be verified and confirm whether you can use your card with Apple Pay. If the Credit Union needs more information to verify your card, you will receive a prompt to contact us. After your card has been verified, click Next and start using Apple Pay.

### ***Why does the card in my Apple Wallet look different than my physical debit card?***

Methuen Federal Credit Union chooses a graphical representation of the debit card, which may not be an exact replica of your card.

### ***When I use the camera to add the card, some of the details do not show correctly. How do I fix this?***

If your card details do not show currently when captured through your camera, proceed by entering in the required field manually. This will also process and add your card normally into Apple Pay.

### ***How do I change my default card?***

The card associated with your iTunes account or the first card you add to the wallet is your default card. To change your default card:

- Go to Settings > Wallet & Apple Pay
- Tap Default Card
- Choose New Card

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

- Hold your phone close to a Point of Sale terminal that accepts Apple Pay. When your iPhone wakes up, your default card will appear.
- Tap your default card to display other available cards.
- Posting your finger on the Touch ID sensor, or use the Face ID sensor, and hold your iPhone close to the point of sale terminal to complete your transactions. Some stores may ask you to sign a receipt, depending on the transaction type.

### ***How secure is Apple Pay?***

Apple Pay is safer than using a plastic credit, debit, or prepaid card. Every transaction on your iPhone, iPad, or Mac requires you to authenticate with Face ID, 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 or when you pay using Apple Pay. 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.

When you pay in stores, neither Apple nor your device sends your actual card numbers to merchants. When you pay within apps and on the web in Safari, the merchant will only receive information like name, email address, billing and shipping addresses that you authorize to share to fulfill your order. Apple Pay retains anonymous transaction information such as approximate purchase amount. This information can't be tied back to you and never includes what you're buying. Apps that use Apple Pay must have a privacy policy that you can view, which governs the use of your data.

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

Adding your cards to Apple Pay is voluntary and you can add and remove cards when needed. To remove a card, go to Settings > Wallet and Apple Pay, Click on the card under Payment Cards, at the bottom of the card information screen, click Remove This Card.

### ***How to know if a store is participating in Apple Pay?***

Thousands of merchant locations, in stores and online are now participating in Apple Pay and other digital wallet payments. When checking out in store, look for the contactless terminal logo and/or the Apple Pay logo (see below). When completing an order online, you will see Apple Pay listed as an available form of payment if accepted.



Look for one of these symbols at checkout.

### ***Can I use Apple Pay internationally?***

Yes, Apple Pay will work on contactless terminals for international payments. Please notify the Credit Union before traveling out of the state or country as your debit card or Apple Pay purchases may be blocked in some locations.

### ***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 Methuen Federal 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 cashier can use the Device Account Number to find the purchase and process the return, just as they would with a plastic credit, debit, or prepaid card payment. To see the last four digits of the Device Account Number:

- iPhone or iPad: Go to Settings > Wallet & Apple Pay, and tap the card.
- Apple Watch: Open the Apple Watch app on your iPhone, go to the My Watch tab, tap Wallet & Apple Pay, then tap your card.

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. Remember to use the card registered within Apple Pay, not your physical card.
- On your iPhone, hold the device near the reader and authorize the return with [Face ID](#), Touch ID, or passcode. On your Apple Watch, double-click the side button and hold the display of your Apple Watch within a few centimeters of 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 card statement. Apple Pay activity is also included on your card statements.

### ***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, but be aware that message and data rates may apply, depending on your data plan.