

## What is Apple Pay?

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

## 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. 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.

Plus, as another layer of security, Apple Pay utilizes Touch ID. What's Touch ID? It's a biometric identification, which is just a fancy name for using your fingerprints to identify you. With Apple Pay and Touch ID, you pay with a single touch of your finger. Your fingerprint is used as your password, and because your fingerprint is unique to you, no one else can make a purchase using your device.

## Is Apple Pay free?

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

## How do I add my cards to Apple Pay?

There are a few different ways to enroll your cards in Apple Pay.

### **My First Community credit or debit card is already linked to my iTunes account:**

Before you begin enrollment through this method, be sure your information on file at First Community (phone number, email/ mailing address) is up-to-date. If there is a discrepancy, it may delay your enrollment. The information on your monthly First Community statements should be the same as your current account information in iTunes. To update iTunes, follow the [step-by-step instructions](#) provided by Apple on their website.

**Please Note:** There is an option to take a photo of your card. Apple Pay's photo-detection only works with embossed numbers. If your card has flat numbers you will have to enter your information manually.

### **To enroll your existing linked iTunes credit or debit card with Apple Pay: (recommended method)**

1. Launch the Passbook app
2. You may be prompted to enter your iTunes password
3. Swipe down to reveal the + button
4. Tap on the + button
5. Choose 'Use card on file with iTunes'
6. Enter the card's three digit security code and select Next
7. Accept the terms and conditions

## **My First Community credit or debit card is not linked to iTunes and this is the first time I'm adding a card to Apple Pay:**

1. Launch the Passbook app and select 'Set Up Apple Pay'
2. Select Add a new Credit or Debit Card
3. Enter your card information
4. Enter the card's three digit security code and select Next
5. Accept the terms and conditions
6. You'll receive notification within the app requiring you to call First Community at **888-250-9260** and answer verification questions to protect you from fraudulent transactions, at which time your card will be activated in Apple Pay

## **I already have a card enrolled in Apple Pay, but I want to add another:**

1. Launch the Passbook app
2. Swipe down to reveal the + button in the top right
3. Tap on the + button
4. Select 'Add Another Card'
5. Enter your card information
6. Enter the card's three digit security code and select Next
7. Accept the terms and conditions
8. If your card is not linked to iTunes, you'll receive notification within the app requiring you to call First Community at **888-250-9260** and answer verification questions to protect you from fraudulent transactions, at which time your card will be activated in Apple Pay

## **What if I have a problem enrolling my card in Apple Pay?**

If you cannot enroll your credit or debit card in Apple Pay, call our Card Technology Specialists at **888-250-9260** for assistance Monday – Friday 8:00 am – 7:00 pm and Saturday 8:30 am – 12:30 pm.

## **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.

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

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

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

## **How do I arrange my cards in Passbook so my First Community card is on top?**

1. Launch the Passbook app on your iPhone
2. Press and hold the card you'd like to move
3. Drag it to the position you want it in and release it

## Can more than one person (example: husband/wife) add a card to Apple Pay using different iPhones?

Yes. Just add the additional card(s) as instructed above.

## How many cards can be added to Apple Pay?

Eight.

## Which merchants are participating?

You can use Apple Pay at thousands of merchant locations. And you can use Apple Pay to pay in some of the most popular apps in the App Store. Here's the [list of merchants and apps currently accepting Apple Pay](#). You can also look for the contactless terminal logo and/or Apple Pay logo at participating merchants (see below).



## How do I use Apple Pay at a merchant?

If the payment terminal is enabled for Apple Pay use, all you need to do to pay is hold your phone up to the checkout terminal and put your finger on the Touch ID sensor at the bottom of your phone (the card you want to use must be selected in Passbook). Your iPhone will vibrate lightly and you may hear a beep from the merchant's terminal to let you know your payment information was successfully sent.

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

Choosing Credit will give you the most consistent experience. If you choose Debit, you will be required to enter your PIN, which may not always work successfully with some backend systems.

## 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 Passbook, 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.

## How do I know if I can use Apple Pay to make a purchase in an app?

Participating merchants and apps will display an "Apple Pay" or "Buy with Apple Pay" button.

## How do I use Apple Pay in an app?

To pay within participating apps, checking out is as easy as selecting the 'Buy with Apple Pay' or 'Apple Pay' button, reviewing your information and placing your finger on Touch ID.

## Can I use Apple Pay internationally?

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

## How do I get Apple Pay push notifications on transactions?

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

### **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.

### **What if my iPhone gets lost or stolen?**

Apple’s Find My iPhone website lets you suspend its ability to make payments, or you can contact First Community during business hours at **888-250-9260** and we can suspend Apple Pay for your card. In any case, without your thumbprint or card information, a thief should not be able to use your phone to make purchases.

**Please Note:** When you suspend Apple Pay, your device-specific Device Account Number is suspended, but your card is not affected, so you can continue to use it outside of Apple Pay.

### **To suspend your First Community debit or credit card using Find My iPhone:**

Go to [icloud.com/find](https://icloud.com/find), provide your Apple ID and Password and use “Find My iPhone” to put your device in Lost Mode to suspend Apple Pay. Please note that the “Find My iPhone” app must be enabled on your device in order for it to be located with the app. It can be enabled in iCloud settings on your device. We highly recommend that you install and enable the “Find My iPhone” app.

### **What if my card is lost or stolen?**

If you lose your credit card or debit card, you should immediately inform First Community so we can cancel it and send you a replacement card.

**Please Note:** You will no longer be able to use the lost card in Apple Pay after the card is canceled. After you receive your replacement card, you’ll need to add that new card into Apple Pay (by entering your payment details into the Passbook app as described above).

### **For debit cards:**

During business hours call **636-728-3333** or **800-767-8880**

After hours call **888-241-2510** or if outside U.S. call collect at **909-941-1398**.

### **For credit cards**

During business hours call **636-728-3360** or **800-610-0791**.

After hours call **855-341-4650**

### **What if I get a new card because my old card was compromised or expired?**

If you receive a new card, delete the card with the old information and proceed to add a new card with your new card information.

### **Only one purchase was displayed in Passbook. How can I see the rest of my payment history?**

Passbook displays only the most recent transaction. To view the last 10 Apple Pay transactions made with your registered card, click on the information button (a lower-case letter “i” in a circle) at the bottom right of the Passbook screen. To view a full transaction history for your account log into Online Banking.

### **Why does the amount shown in Passbook not match the amount on my account statement?**

Locations such as restaurants, gas service stations and hotels may show up as different transaction amounts because the amount shown in Passbook is the initial authorization amount, which might be different from the final transaction amount. For example, Passbook may display the amount a restaurant submitted initially before you added a tip when you signed your receipt. Always refer to your First Community statements for final transaction details.

### **Where can I get more information on Apple Pay?**

More information is available at [apple.com](http://apple.com).