

Apple Pay

External Use Only

Frequently Asked Questions

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.

How do I add my cards to Apple Pay?

On iPhone 6, iPad Air 2 or iPad mini 3, access the Settings app, scroll down to Passbook® & 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 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 make my TFCU card my default card?

Make your TFCU card your default payment card for Apple Pay by going to Settings>Passbook & Apple Pay, tap on Default Card and select your Transportation FCU debit or credit card.

How do I pay with my TFCU card if it's not 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, and 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”, and then tap Remove card.

When paying with Apple Pay it asks for a passcode?

You will need to enter the passcode that unlocks your phone to use Apple Pay. If you prefer to use Touch ID for Apple Pay purchases, Go to Settings>Touch ID & Passcode> Use Touch ID For: and turn on Apple Pay.

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®. For a complete list of merchants visit, <http://www.apple.com/apple-pay/where-to-use-apple-pay/>. You can also look for the contactless terminal logo and/or Apple Pay logo at participating merchants (see below).



What if my phone is lost or stolen?

Apple's Find My iPhone website lets you suspend its ability to make payments. Or you can contact Transportation Federal Credit Union, who can suspend Apple Pay for your TFCU card. In any case, without your thumbprint or card information, an unauthorized user should not be able to use your phone to make purchases.

What if my card is lost or stolen?

Contact Transportation Federal Credit Union as soon as possible. Once you receive your replacement card you can add your new card to Apple Pay.

Is Apple Pay free?

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

Will I be notified once my card is added?

If your card was added successfully, you will receive correspondence from the credit union via email or letter.

Can I use Apple Pay internationally?

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

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.

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 Passbook and choose "While Using."

What do I need to get started with Apple Pay?

- iPhone 6 or iPhone 6 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.

Find out more at
www.transfcu.org/applepay