

Apple Pay – Frequently Asked Questions

Question **What is Apple Pay?**

Answer Apple Pay is a payments feature integrated into the Wallet® app on your iOS device that lets you add your Notre Dame FCU debit or credit cards to Apple Pay to make purchases at participating retailers in stores.

Question **What devices are compatible with Apple Pay?**

Answer iPhone 7, iPhone 7 plus, iPhone 6, iPhone 6s, iPhone 6 Plus, iPhone 6s Plus, iPhone SE, iPad Air 2, iPad Mini 3 & Apple Watches are all capable.

Question **How does Apple Pay work?**

Answer When you enroll your card in Apple Pay, a unique device account number is assigned, encrypted, and stored on a dedicated chip on your eligible iPhone, iPad or Apple Watch. When you make a purchase, the device account number along with a dynamic, transaction-specific security code is used to process your payment. This means that your actual credit or debit card number is never shared with merchants or transmitted with the payment.

Question **How is my information protected when using Apple Pay?**

Answer Every Apple Pay purchase requires you to authenticate with Touch ID or your Passcode. Your card number and identity aren't shared with the merchant, nor are your actual card numbers.

Question **Is Apple Pay free to use?**

Answer There is no cost for Apple Pay from Notre Dame FCU.

Question **How do I add my physical Notre Dame FCU card to Apple Pay?**

Answer If you already have a Notre Dame FCU card set up in your iTunes account you can add your Notre Dame FCU card to Apple Wallet by entering the card security code located on the back of your card. If you do not have your Notre Dame FCU card set up in iTunes, you will need to add your card to the Apple Wallet application manually.

Question **Will my Notre Dame FCU card image look the same?**

Answer Your card image in Wallet and the Apple Watch app is a digital representation of your physical Notre Dame FCU credit or debit card. The image you see in Wallet may not be an exact copy of your card.

Question **How do I make a purchase in a store?**

Answer Hold the iPhone near the contactless reader while placing your finger on Touch ID to complete the payment. There is no need to open an app or even wake the phone display. Once the payment information is successfully sent, you will see "Done" and a checkmark on the screen.

Question **How do I make a purchase in an app?**

Answer To make a purchase in-app, select Apple Pay as the payment option in the app and place your finger on the Touch ID. Once the payment information is successfully sent, you will see "Done" and a checkmark on the screen.

- Question** **What will an Apple Pay transaction look like on my statement?**
Answer Apple Pay transactions will appear the same as any other debit card transactions.
- Question** **Can I have more than one Notre Dame FCU card in Apple Pay?**
Answer Yes. You may add additional Notre Dame FCU cards to Apple Pay.
- Question** **If I have a card with a Smart (EMV) Chip, will it work with Apple Pay?**
Answer Apple Pay works with Smart Chip cards.
- Question** **How can I change my default card in Apple Pay?**
Answer The first credit or debit card you add to Wallet will automatically become your default card. This is the card that will appear when you use Apple Pay at a contactless payment reader when checking out. To change your default card, simply open settings and select Wallet & Apple Pay. You can also go to Wallet anytime to pay with a different card.
- Question** **How can I remove a card from Apple Pay?**
Answer To remove a card from Apple Pay, simply select the card in Wallet and click on the ⓘ icon in the bottom corner to view the back of the card. Scroll to the bottom to find the 'remove card' option. After deleting, you can re-add this card to Apple Pay at any time.
- Question** **If I receive a replacement card, do I need to update the information with Apple Pay?**
Answer When a card enrolled in Apple Pay expires and you receive a replacement, you'll need to update the card expiration and security code on file. For any cards replaced due to loss, theft or fraud, you will need to add the card to Apple Pay as if it were new.
- Question** **What happens if I replace or update my Apple Pay device?**
Answer If you replace or update your device, your cards will not be transferred automatically. You will need to set up Apple Pay again and re-add your cards on the new device.
- Question** **What if my card is lost or stolen?**
Answer If your card has been lost or stolen, call us immediately at 1-800-522-6611.
- Question** **What if my device is lost or stolen?**
Answer If your device is lost or stolen, you can suspend Apple Pay by using the "Find my iPhone" app or visiting [icloud.com](https://www.icloud.com) and selecting the option for "Lost Mode." You will also be given the option to "Erase All" on this website. This option will delete all cards from Apple Pay and the Secure Element. If you find your phone, you can unsuspend Apple Pay by following the prompts on your phone or via "Find my iPhone" app. If in doubt regarding the status of your cards in Apple Pay, please contact Notre Dame FCU at 1-800-522-6611.
- Question** **Can I lock Apple Pay?**
Answer Apple Pay is locked when the device is locked. A device passcode or Touch ID is required per transaction to use Apple Pay.