

## First Priority Bank Apple Pay®

### An Easier Way to Pay

Don't search for your wallet, use your smartphone to pay! Apple Pay® is a type of mobile payment system that allows users to complete transactions using their compatible Apple device. Apple Pay® for your First Priority Bank Visa® Debit Card is easy, private, and secure. Once you've added your First Priority Bank Visa® Debit Card to Apple Pay®, you can pay securely with your Touch ID or passcode at hundreds of thousands of stores and participating apps.

### Disclosure

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### Frequently Asked Questions

#### How does it work?

When you add your First Priority Bank Visa® Debit Card in your eligible iPhone®, iPad®, Apple Watch®, or Mac®, a unique digital account number is assigned, encrypted, and securely stored, instead of using your actual card number. When you make a purchase, your actual card number is not shared by Apple with merchants or transmitted with a payment. In addition, when paying with Apple Pay®, the cashier never sees your name, card number or three-digit security code, so it is very private.

To pay, just hold your iPhone near a participating merchant's contactless reader. A vibration and beep let you know your payment has been accepted. You can also use Apple Pay on your phone, iPad Air, iPad Mini, and Apple Watch with shopping apps. Look for a contactless reader bearing these icons:



#### What Apple devices are compatible with Apple Pay?

- iPhone X, 8, 8 Plus, 7, 7 Plus, 6s, 6s Plus, 6, 6 Plus, SE (Apple Pay in stores, and within apps)
- iPad Pro, 5<sup>th</sup> generation, iPad Air 2, Mini 4, Mini 3 (Apple Pay within apps)
- Apple Watch paired with iPhone (Apple Pay in stores)
- Mac (on the web in Safari)

For more information about eligible Apple devices, visit <https://support.apple.com/en-us/HT208531>

#### What is a digital account number?

Your payment card information, such as the 16-digit account number found on the front of your card, will be replaced with a digital account number that can be securely stored on Apple devices and used to make purchases. Your debit card number is NOT stored on the device, or on Apple servers. All transactions are monitored by our fraud system and are protected by Visa's Zero Liability\* against fraudulent transactions.

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

- 1) Be sure your phone or tablet has the latest version of software.

- 2) On your iPhone, in Settings, open Wallet & Apple Pay® , tap Add Credit or Debit Card, and use the camera to capture your card information, or you may enter it manually. If your debit card is already on file with iTunes, you'll be asked to add it again.
- 3) On your Apple Watch, open the Apple Watch app on your paired iPhone and tap My Watch. Scroll down to Wallet & Apple Pay. Use the camera to capture your card information or you may enter it manually.
- 4) On your iPad Air or iPad Mini, go to Settings>Wallet & Apple Pay and then tap Add Credit or Debit Card. Use the camera to capture your card information or enter it manually.
- 5) On your MacBook Pro with Touch ID, go to System Preferences>Wallet & Apple Pay.

For detailed setup instructions for each device, visit Apple.com (<https://support.apple.com/en-us/HT204506>).

### **When setting my card up, I was prompted to call for verification. What is this and why is it required?**

For security purposes, we may prompt you to call (800)462-7032 and request the debit card department to confirm certain information in order to verify your account. Hours of operation: Monday – Friday 8:00 a.m. to 5:00 p.m. central time.

### **Will the card image in Apple Pay match my physical card?**

The card image may not be an exact match of your card, but this does not affect how your cards work with Apple Pay.

### **What will Apple Pay transactions look like on my monthly/online statement?**

Apple Pay transactions will appear as regular debit card transactions.

### **Where can I use Apple Pay?**

You can use Apple Pay with your iPhone, and Apple Watch to pay in stores that accept contactless payments.

On iPhone, iPad Air, and iPad mini, you can use Apple Pay to pay within apps when “Buy with Apple Pay” or Apple Pay button is available as a payment method.

A few of the numerous retailers currently accepting Apple Pay include: McDonalds®, ACE Hardware®, Best Buy®, Kohl's®, Dunkin' Donuts®, Chick-Fi-La®, Panera Bread®, Walgreens®, Quik Trip®, Texaco®, and Casey's General Store®.

Merchants with ability to use Apple Pay within their Apps include: Starbucks®, Fandango®, Uber®, Etsy®, Staples®, and Target®.

For a complete list of participating retailers, visit Apple.com (<https://www.apple.com/apple-pay/where-to-use/>).

### **How do I return an item that I bought using Apple Pay in a store?**

The cashier can use the Device Account Number to find the purchase and process the return, just as they would with a traditional debit 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 MyWatch tab, tap Wallet & Apple Pay, and 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.
- On your iPhone, hold the device near the reader and authorize the return with your 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.

### **What should I do when I receive a new, renewed, or replacement card?**

For any new or replacement cards (with a new card number), you will go through the initial setup of providing the basic payment details to add the card to Apple Pay. For a card renewal, the new expiration date will be automatically provided from Visa to Apple seamlessly, with no action required by you.

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

Please contact our debit card department as soon as possible to have it deactivated. Once you receive your replacement card you can add your new card to your mobile wallet.

### **What if my Apple device is lost or stolen?**

With Apple Pay, you authorize each purchase with Touch ID or your passcode. These features help prevent other people from using Apple Pay on your iPhone, iPad, Apple Watch, or Mac.

You can go to your Apple ID account page or use the Find My iPhone app to suspend or permanently remove the ability to pay from that device with Apple Pay. Your cards will be suspended or removed from Apple Pay even if your device is offline and not connected to a cellular or Wi-Fi network. You should also call (800)462-7032 and request the debit card department and we can suspend or remove your card from Apple Pay.

### **Can I add more than one card to Apple Pay?**

Yes, you can add multiple cards to Apple Pay.

### **How do I remove a card from Apple Pay?**

Select the card you would like to remove in Wallet, and then tap the information icon at the bottom. Scroll to the bottom and select "Remove Card."

### **If I sell or give my Apple device to someone else, what will happen to the digital account information in the device?**

When selling or giving away your iPhone or other new Apple product you should make sure you delete all digital accounts in Apple Pay. Alternatively, you may reset your phone to factory settings which will also remove all digital accounts. If you forget to do this, contact our debit card department and we will remove the card from Apple Pay for you.

\*Covers U.S.-issued debit cards only. Does not apply to PIN transactions not processed by Visa.