

The easy and secure way to pay is here! You can now use your DFCU Financial MasterCard[®] Check Card or Visa[®] Platinum card with Apple Pay[™].

Use Apple Pay to pay at participating merchants without swiping your card and within apps without entering payment and contact information. Just pay with a single touch of your finger using Touch ID^{M} .

Which Apple[®] devices can I use with Apple Pay?

Apple Pay is available in the United States with iOS 8.1 or later on the following devices with an iCloud[®] account:

Device		In Apps	In Stores
	iPhone® 6 iPhone 6 Plus	\bigcirc	\odot
	iPad Air [®] 2 iPad mini [™] 3	\bigcirc	\otimes
Ō	Apple Watch [™] Only when paired with iPhone 5, iPhone 5c, iPhone 5s, iPhone 6, or iPhone 6 Plus.	\otimes	\bigcirc

Why doesn't Apple Pay work on older devices?

Mobile payment systems, such as Apple Pay, require a Near Field Communication (NFC) controller chip, and a secure element chip, which was not available on previous Apple[®] devices.

Is Apple Pay available internationally?

At this time, Apple Pay is only available in collaboration with certain U.S. financial institutions. The availability of Apple Pay outside the U.S. will be determined by Apple.

Where can I use Apple Pay?

Apple Pay is available in participating merchant apps, and you can use Apple Pay with your iPhone 6 or iPhone 6 Plus at more than 220,000 stores and restaurants whose payment terminals are set up to accept contactless payments. Visit the Apple site for a list of participating merchants and mobile apps (<u>apple.com/apple-pay</u>).

What is a contactless payment?

Contactless payments are transactions that use chip-based technology and require no physical connection between the payment device (a card or mobile device) and the physical merchant terminal.

Is Apple Pay secure?

Yes. Apple introduced a two-part security solution for Apple Pay. First, you must biometrically authenticate the transaction either with your fingerprint, using Touch ID, or your security (4-digit) passcode. Second, your account information is not stored on the device. Instead, a unique Device Account Number is stored in the secure element on the individual device. Even if someone hacked your phone, no account information can be stolen.

What is a Device Account Number?



For security, and to protect your card number, a Device Account Number (sometimes referred to as a token account number) is created when you add your DFCU Financial card to Apple Pay. This is a separate and unique device-specific number linked to your DFCU Financial card. This Device Account Number may be different from your plastic card number. The last four digits of your Device Account Number are listed under the last four digits of your DFCU Financial card number and should be used whenever an Apple Pay merchant requests the last four digits of your card number. To locate your Device Account Number, tap Settings > Passbook[®].

Which DFCU Financial cards will I be able to use with Apple Pay?

You will be able to use your consumer DFCU Financial MasterCard[®] Check Card or Visa[®] Platinum card with Apple Pay.

Why am I being asked to call DFCU Financial to verify my card?

This is an extra security step from Apple. Simply call the number provided, and we will verify your card. Then look for a Passbook message letting you know your card is ready for Apple Pay.

Does DFCU Financial charge a fee to use Apple Pay?

No. DFCU Financial does not charge a fee for members to use Apple Pay. Wireless carrier fees may apply depending on your data plan.

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

No. The card image won't be an exact match. Please keep in mind that this won't affect how your card works with Apple Pay.

Can I put multiple cards on my Apple device?

Yes. At this time Apple allows up to eight cards on your device.

Can I put the same card on multiple devices?

Yes. You can add any card on up to 10 devices enabled with Apple Pay.

Is Touch ID (thumb print recognition) required?

Yes. If Touch ID (thumb print recognition) is not working on your Apple device, then your security (4-digit) passcode can be entered.

How do I set my DFCU Financial card as my default card to pay?



On your iPhone, go to Settings > Passbook > tap on Default Card > tap on your DFCU Financial card.

Will I have to sign a receipt when paying with Apple Pay?

As you do today with a plastic credit or debit card, you might need to sign a receipt, depending on the store and the transaction amount.

How will I know a transaction was successful?

You will briefly see a check mark with the word "Done" on your device after completing the payment. Additionally, a confirmation will appear in Passbook.

How do I get a refund or return merchandise with Apple Pay?

The cashier can use the Device Account Number to find the purchase and process the return, just like they would with a traditional credit or debit card payment. To see the last four digits of the Device Account Number, go to Passbook > tap the card > tap the information icon. If the cashier needs your card details to process the return, you can follow the same steps for making a payment. Hold your Apple Pay enabled device near the reader, select the card you used to make the original payment, and authorize the return with Touch ID or your security (4-digit) passcode. 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 credit card or account statement.

Are my Apple Pay purchases protected under zero liability?

Yes. Whether you use a digital account number or a physical card, you are protected by zero liability protection either with Visa[®] or MasterCard[®] against fraudulent transactions. If you suspect unauthorized use of your card, please **call us immediately** at the number on the back of your card.

Can I see my transaction history?

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Card Notification	ns 🔍
Show transactions a DFCU Financial.	ind messages from
TRANSACTIONS	
Holiday Market 3/29/15	\$23.6
Holiday M 1203 S DECLINED - 3/29/15	
Mcdonald's F3067 3/26/15	73 \$1.0
with this iPhone. For	are purchases made r a full account histor amounts, check you ement.
Contact DFCU F	inancial

Yes. History is available for debit transactions in Passbook. Transactions shown are for purchases made within that specific device. For a full account history and financial transaction amounts, log into DFCU OnLine via your desktop or mobile device.

Can I continue to use my physical card if I suspend or remove my card in Passbook?

Yes. You can continue to use your physical card. When you suspend or remove your card in Passbook, your device-specific Device Account Number is suspended or removed.

If I erase my Apple device, does that cancel my physical card or can I continue to use it?

Erasing the information on your Apple device will have no effect on your physical card. You can continue to use your card as you normally would. Erasing your Apple device will delete the virtual cards from Apple Pay and they can no longer be used. You can add your card back into Apple Pay at any time.

What happens if I replace my Apple device?

If you replace your device, your DFCU Financial card will not transfer automatically. You will need to set up Apple Pay again, and re-add your cards on the new device.

What if my physical card is lost or stolen?

Please contact DFCU Financial as **soon as possible** to close and reissue your card. Upon receipt of your replacement card, you can add your new card to Apple Pay, and a new Device Account Number will be assigned.

What if my Apple device is lost or stolen?

If your iPhone is lost or stolen, you can use Apple's Find My iPhone* to quickly put your device in "Lost Mode" which will suspend Apple Pay, or you can erase your iPhone completely. You may also contact us at the number on the back of your card to suspend your card from Apple Pay. You may continue use of your physical card and repeat enrollment once you receive your new Apple Pay supported device.

*Find My iPhone must have been previously turned on for this option to be available.

How do I remove my Card from Apple Pay?



To remove your card from Apple Pay, go to Settings > Passbook > tap the card you want to remove > tap Remove Card.

If I'm having issues with my device's software or hardware, what should I do?

If you are having difficulty with your software or hardware, please contact Apple (apple.com/apple-pay).

Where can I find more information about Apple Pay?

To learn more about Apple Pay, please visit apple.com.

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