

# First Florida Credit Union

## Apple Pay™ FAQs

**Q. What is Apple Pay?**

A. Apple Pay is a contactless payment processing system accessed through select Apple® device

**Q. Which Apple products are capable of using Apple Pay?**

### Apple Pay is compatible with these devices

#### iPhone

In stores, within apps, and on the web in Safari\*

- iPhone 7
- iPhone 7 Plus
- iPhone 6s
- iPhone 6s Plus
- iPhone 6
- iPhone 6 Plus
- iPhone SE

#### iPad

Within apps and on the web in Safari

- iPad (5th generation)
- iPad Pro (12.9-inch)
- iPad Pro (9.7-inch)
- iPad Air 2
- iPad mini 4
- iPad mini 3

#### Apple Watch

In stores and within apps, paired with iPhone 5 and later\*

- Apple Watch Series 2
- Apple Watch Series 1
- Apple Watch (1st generation)

#### Mac

On the web in Safari

- MacBook Pro with Touch ID
- A Mac model introduced in 2012 or later with an Apple Pay-enabled iPhone or Apple Watch

\* All products/devices must include iOS 8.1 or later, Touch ID™ or passcode on your device, and an active iCloud® account

**Q. Is Apple Pay free?**

A. Yes, there is no charge to use Apple Pay, however, depending on your data plan, message and data rates may apply. First Florida Credit Union credit card Terms & Conditions and your debit card Deposit Account Agreement will apply for all purchases.

**Q. How does Apple Pay work?**

A. Apple Pay uses technologies built into your device that creates an electronic version of your debit and credit cards. You are then able to use the app at participating merchants who accept Apple Pay.

**Q. Which First Florida cards will I be able to use with Apple Pay?**

A. Currently, you are able to use your First Florida debit card and/or your First Florida credit card

**Q. How do I change my default card in Apple Pay?**

A. The Debit or credit card associated with your iTunes® account or the first card you add to your Wallet (Passbook®) is your default card.

To change your default card, simply:

1. Go to your phone Settings > Wallet (Passbook) > & Apple Pay
2. Tap Default Card
3. Choose a new card

**Q. Can I use other cards besides my default card to make purchases?**

A. Yes. Just tap on the stack of cards at the bottom of the screen to view your other cards, select the one you would like to pay with and use your fingerprint or passcode to complete the purchase.

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

A. In most cases, yes. However, in some cases the card in Apple Pay will not match your physical card. In these cases, you will see an image of a card with the First Florida logo on it as a symbol of your card.

**Q. Why am I being asked to call First Florida to verify my card?**

A. If your iTunes account address does not match the address we have on file for your card; you may be prompted to call First Florida for verification as a final step before enrollment. Please call the 1-800-766-4328 so we can verify your card, then look for a Wallet (Passbook) message letting you know that your card is ready for use with Apple Pay.

**Q. Are my payments safe with Apple Pay?**

A. Yes, when using Apple Pay, your First Florida card number is not stored on your phone or given to the merchant. A unique Digital Account Number is created specifically for that device. Additionally, you will be required to use either your fingerprint with the Touch ID fingerprint sensor or a secure passcode to complete a purchase.

**Q. Is my privacy and personal information protected?**

A. Yes. Apple Pay does not store your credit or debit card number on your device; you never reveal your name, card number (only the last four digits will appear) or security code to merchants.

**Q. Where can I use Apple Pay?**

A. You can use Apple Pay at more than 220,000 locations. See a complete listing of Apple Pay merchants at [www.apple.com/apple-pay/](http://www.apple.com/apple-pay/). You may also look for these Apple Pay symbols at the checkout.



**Q. How do I get a refund for something I purchased with Apple Pay?**

A. You're able to make a return for a purchase made with Apple Pay to your account. Upon return, you may be asked to provide the cashier the last four digits of your Device Account Number instead of the last few digits of your card number. To find the last four digits of your Device Account Number for your card go to your digital Wallet (Passbook), tap the card you used and then select.

**Q. What if my First Florida card is lost or stolen?**

A. Please contact us at (800) 766-4328 Ext. 3 immediately and mention that you're an Apple Pay customer. We'll cancel your card so that no more purchases can be made. You should also remove the lost or stolen card from your digital Wallet (Passbook) using the "Remove Card" option. When you receive your replacement card, you will need to add the new card to Apple Pay before making any new Apple Pay purchases.

**Q. Can I still earn rewards and benefits from my card when I pay using Apple Pay?**

A. Yes. You'll still get all the benefits and protections that your credit or debit card provides. If you currently earn rewards on purchases, you'll continue to earn them for purchases made through Apple Pay .

**Q. Can I opt out of Apple Pay at any time?**

A. Yes, adding your credit or debit cards to Apple Pay is your choice; you can remove cards when needed. To remove your cards, simply:

1. Settings, open your Wallet (Passbook) & Apple Pay,
2. Select the card you want
3. Delete and then tap "Remove Card"

**Q. I am having a problem with my device's software or hardware. What should I do?**

A. If you're having technical difficulties with your software or hardware, please contact your mobile provider or Apple.

**Q. If I sell or give my Apple device to someone else, what will happen to the information on my device?**

A. When selling or giving away your Apple product(s) you should always make sure you delete all digital accounts in Apple Pay. You may also want to reset your phone to factory settings, which will also remove all digital accounts.

**Q. Where can I get more information on Apple Pay?**

A. For more information on Apple Pay, please visit <https://support.apple.com/apple-pay>.