



## Apple Pay FAQ

### 1. What is Apple Pay?

Apple Pay\* allows you to pay for your purchases with your iPhone® 6 or newer by holding your phone near a contactless reader. You can also use your iPhone, iPad Air™ and iPad Mini™ 3 to pay within certain apps.

### 2. What do I need to do to get started with Apple Pay?

- iPhone 6 or newer to pay in stores and within apps (for a complete list of eligible devices, visit [OneAZcu.com/applepay](http://OneAZcu.com/applepay))
- Touch ID™ or passcode on your device
- iCloud® account

### 3. Which OneAZ Credit Union card can I use with Apple Pay?

All OneAZ debit and credit cards are eligible.

### 4. When I add my OneAZ card to Apple Pay, it doesn't look like the card in my wallet. Why?

Apple Pay uses a graphical representation, not an exact replica of your OneAZ card. The graphical representation will be the same color as your card, but will not include the chip, card number or expiration date.

### 5. How do I change my default card to my OneAZ Credit Union card?

The credit or debit card associated with your iTunes® account or the first card you add to Passbook® is your default card. To change your default card:

1. Go to Settings > Passbook & Apple Pay.
2. Tap Default Card.
3. Choose a new card.

### 6. How do I replace my old OneAZ Credit Union card with my new card on Apple Pay?

You'll delete the old card from Apple Pay and add the new card. To delete the old card:

1. Go into Settings > Passbook & Apple Pay.
2. Select the card you want to delete and tap Remove Card.
3. To add your new card, simply follow the [How To Enroll](#) instructions.

### 7. Are my payments safe with Apple Pay?

Yes. Your OneAZ Credit Union card number isn't stored on your phone or given to the merchant when you use Apple Pay. A unique digital code is created specifically for that device.

## **8. How are my privacy and personal information protected?**

You never reveal your name, card number or security code to merchants because Apple Pay doesn't store your credit or debit card number on the device.

## **9. Am I able to opt out of Apple Pay at any time?**

Yes. You can add and remove cards from Apple Pay whenever you like.

## **10. Which merchants are participating?**

Use Apple Pay at more than 220,000 locations, including Bloomingdale's®, McDonald's®, Macy's®, Nike®, Duane Reade™ and Staples®. Visit [Apple.com](http://Apple.com) for a full list of merchants.

## **11. Is Apple Pay free?**

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

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

More information is available at [apple.com/apple-pay](http://apple.com/apple-pay).