

## **Q: What is Apple Pay and how does it work?**

Apple Pay is Apple's system for making purchases at many major retailers or through in-app purchase. With Apple Pay, you'll be able to hold your iPhone up to a credit card terminal, and then use Touch ID -- Apple's fingerprint tech -- to make a purchase. It uses tokenization, assigning an encrypted transaction-specific security code to each debit card, for online and mobile payments. The code has no value if stolen or intercepted by an illegal party. It is used to transmit preferred payment methods with the app or the store's Near Field Communication terminal, which is technology that permits a smartphone or other mobile device to safely communicate with a payment terminal in close proximity at checkout. You'll also be able to buy stuff within apps, such as the Target app, just by using Touch ID at the appropriate time during checkout.

## **Q: What devices support Apple Pay?**

To use Apple Pay, you must have an iPhone 6 or higher. The Apple Watch will also be compatible. Click the link to see a list of all compatible devices. [See a full listing of eligible devices.](#)

## **Q: How do I enroll my card in Apple Pay?**

1. Open the Wallet app on your iPhone (the app will guide you step by step)
2. Tap the plus sign
3. Click on add Debit Card
4. Hit Next
5. Position the card within the camera frame to take picture (only if the card has raised numbers)
6. Verify for accuracy
7. Click next
8. Enter the security code on the back of your card
9. Click Next
10. Accept the Terms and Conditions
11. If your card is already registered with iTunes, you may receive a message that your card is ready to use or you will see a message asking you to contact us at 860-646-8870 to verify your card for Apple Pay.

## **Q: How do I pay in-store once I have Apple Pay?**

With your iPhone or Apple Watch, you can pay in stores that accept contactless payments. Just look for one of these symbols at checkout:



To use your default card, rest your finger on Touch ID and hold your iPhone within an inch of the contactless reader until you see Done and a checkmark on the display.

If you need to choose Credit or Debit on the terminal, choose Credit. If you need to provide the last four digits of your card, use the Device Account Number that was assigned to you by Apple Pay during enrollment. For



iPhone, open Wallet, tap your card, then tap to see the Device Account Number. For Apple Watch,

open the Watch app on your iPhone, tap Wallet & Apple Pay, and then tap your card to see the Device Account Number.

### [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 plastic credit, debit, or prepaid card payment. To see the last four digits of the Device Account Number:

- For your iPhone or iPad, go to Settings > Wallet & Apple Pay, and tap the card.
- For your Apple Watch, open the Watch app on your iPhone, go to the My Watch tab, tap Wallet & Apple Pay, 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:

1. On the device that you used to make the original payment, select the card that you want to be refunded. Remember to use the card registered within Apple Pay, not your physical card.
2. On your iPhone, hold the device near the reader and authorize the return with 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. Apple Pay activity is also included on your card statements.

### [How secure is Apple Pay?](#)

Apple Pay is safer than using a plastic credit, debit, or prepaid card. Every transaction on your device requires you to authenticate with Touch ID or your passcode. Your Apple Watch is protected by the passcode that only you know, and your passcode is required every time you put on your Apple Watch or when you pay using Apple Pay. Your card number and identity aren't shared with the merchant, and your actual card numbers aren't stored on your device or on Apple servers.

When you pay in stores, neither Apple nor your device sends your actual card numbers to merchants. When you pay within apps and on the web in Safari, the merchant will only receive information like name, email address, billing and shipping addresses that you authorize to share to fulfill your order. Apple Pay retains anonymous transaction information such as approximate purchase amount. This information can't be tied back to you and never includes what you're buying. Apps that use Apple Pay must have a privacy policy that you can view, which governs the use of your data.

Learn more about [Apple Pay security and privacy](#).

### **What if my iPhone, iPad, Apple Watch, or Mac is lost or stolen?**

With Apple Pay, you authorize each purchase with Touch ID or your passcode. And every time you put on your Apple Watch, you need to enter your passcode to access it. 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 can also call the credit union or card issuer to suspend or remove your cards from Apple Pay. Learn more about [what to do if your iPhone is lost or stolen](#).