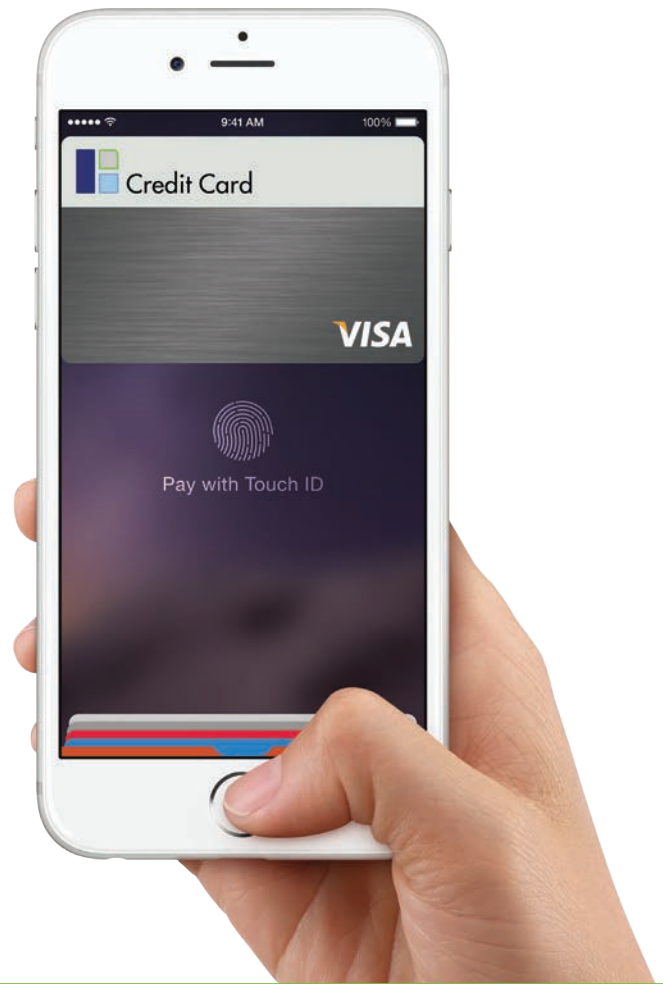




Apple Pay

GET TO KNOW APPLE PAY.™



You can now use Apple Pay with your iPhone 6® or iPhone 6 Plus. With a single tap it's possible to make secure, mobile payments.

Improved Security

- All payments are encrypted.
- Your credit card's details are not shared with the merchant.

Simplified Payments

- Pay without pulling out a credit card.
- Wi-Fi or cellular connection not required to use Apple Pay.

Widely Available

- 220,000 locations—more coming.
- In-app payments also available.

Getting Started

- Add a credit card by taking its picture.
- Authenticate with a touch at checkout.

* Our Visa Credit Card products are currently compatible with Apple Pay.

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Questions about Apple Pay™?

Here are some answers.

What is Apple Pay?

It's a mobile payments technology that allows you to make a purchase with an iPhone® 6, the iPhone 6 Plus or even a new iPad® using your preferred credit card. And you're able to authenticate purchases with a thumbprint.

Can I use any iPhone?

No. Only the iPhone 6 and iPhone 6 Plus have the NFC technology that allows contactless payments. The latest iPads can also use Apple Pay, but only for in-app purchases.

Is it secure?

When you use Apple Pay, your credit card number is never actually transmitted to a merchant. Instead, the device contains a secure element that encrypts each credit card's number. So, yes, it's considered more secure than handing over your credit card.

Also, your information isn't kept on Apple's servers—which adds an additional level of security.

How do I set up Apple Pay?

Apple makes it easy. First, make sure you have the latest version of iOS 8. No other apps are needed.

Then, add your credit card to Passbook® by taking its picture and following directions on your iPhone. Once your credit card is verified, you're ready to shop.

What if my phone is dead?

We advise you to keep your credit card on hand, in the event your phone runs out of battery.

What if my iPhone isn't connected to the Internet?

Your iPhone doesn't need to be connected to Wi-Fi or a cellular network to use Apple Pay.

What about rewards?

You will continue to receive credit card rewards and benefits whether or not you're using Apple Pay.

What locations accept Apple Pay?

You will be able to make mobile payments at many national retailers, popular restaurants and other merchants that have a contactless payment system. You'll also be able to use Apple Pay to make purchases inside apps.

Will Apple Pay work with my Android® device?

Apple Pay only works with compatible Apple devices.

What if my iPhone is lost or stolen?

You should contact Cardmember Service to deactivate your credit card. And use the Find My iPhone feature on Apple's iCloud.com to disable the ability for your device to make payments.

