Fact Sheet

Apple Pay™
Frequently Asked Questions

What is Apple Pay and how does it work?

To use Apple Pay for purchases in-store, you must first add your eligible debit or credit card(s) on your iPhone® 6, iPhone 6s, iPhone 6s Plus, or Apple Watch™ 5 or 6 using the Wallet application running on iOS 8.1 or later. Once your card has been added, you can hold your device near the contactless reader. Then, place your finger on the Home button to activate Touch ID™ and hold the iPhone near the reader until you see Done and a green checkmark on your screen will indicate that your payment is complete. If Touch ID doesn't work, or you do not have it enabled, you will need to enter your device passcode. If you need to choose Credit or Debit on the terminal, choose Credit. Depending on the store and transaction amount, you might need to sign a receipt or enter your PIN.

To use Apple Pay for purchases within participating merchant apps (or in-app), you must first add your eligible card on your iPhone 6, iPhone 6s, iPhone 6s Plus, Apple Watch, iPad® Air 2 or iPad mini™ in Settings on your device. Once your card has been added, look for the Apple Pay button at checkout. Simply tap the Apple Pay button and review your payment information and contact details to complete your purchase. You will see Done and a checkmark on the screen when your payment is complete.

How can I add my card to Apple Pay?

To add an eligible card(s) go into Settings, open Wallet & Apple Pay and select Add Credit or Debit Card. On iPhone, you can also open the Wallet app to add a card by pressing on the + button.

When adding your card, you can choose to add the card you already have on file with iTunes® or add new cards by manually entering your card information or taking an image of your card. sss

Which devices are eligible for Apple Pay?

In order to use Apple Pay, you need to have iPhone 6, iPhone 6s, iPhone 6s Plus, or Apple Watch 5 or 6 running on iOS 8.1 or later for point-of-sale and in-app payments. You can use iPad Air 2 , iPad mini 3 or 4 and iPad Pro for in-app payments only.

Where can I use Apple Pay?

You can use Apple Pay to make payments in stores with your iPhone 6 and Apple Watch wherever contactless payments are accepted. Just look for the contactless and/or Apple Pay symbol at checkout.

Pay

You can also use Apple Pay in participating merchant apps with iPhone 6, iPhone 6s, iPhone 6s Plus, Apple Watch 5 or 6, iPad Air 2 and iPad mini 3 or 4, or iPad Pro. Look for the Buy with Apple Pay or Apple Pay button at checkout within the apps.

Buy with Pay

Pay

Visit Apple (www.apple.com/apple-pay) for a recent list of merchants where payments are accepted.

What is a Device Account Number and how is it different from my card number?

For your security, when you add your eligible card to Apple Pay, a Device Account Number – separate and unique to your device – is created. Your Device Account Number, instead of your real card number, is used to make purchases using Apple Pay. Merchants do not see or store your card number.

How many cards can I put on my device?

At this time, Apple allows up to eight cards on a device.

Can I put my credit or debit card on multiple devices?

Yes, you can add your card(s) on up to 10 devices. For each of your devices, you will need to add your card(s) by visiting the Wallet & Apple Pay section in your device Settings or the within the Wallet app. You'll be notified when your card is added to each device.

Can I remove my card from my device?

You can remove your card by selecting Remove Card in the Wallet & Apple Pay section in your device Settings or on the back of your card in the Wallet app by tapping on the ⓘ symbol.

You can also visit www.icloud.com/settings to remove your card or use the Find My iPhone app to temporarily suspend or permanently remove the ability to pay with your cards on your device.

How are refunds handled with an Apple Pay purchase?

If you need to make a return for a purchase made with Apple Pay, you may be asked to provide to the cashier with 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 each card, visit the Wallet & Apple Pay section in your device Settings or look on the back of your card in the Wallet app.

How can I delete my card if my device is lost or stolen?

If you believe your device or Apple Pay card information has been lost, stolen or compromised in any way, call us immediately at 410-558-4200. If you believe an unauthorized transaction has occurred and your card information is for a personal account and not a business account, you must contact us AT ONCE as the best way of keeping your possible losses down. For more information review the consumer liability section of your Account Disclosure given at account opening.

You can also go to www.icloud.com/settings or the Find My iPhone app to temporarily suspend or permanently remove the ability to make payments from your device, even if your device is offline.

Contact Us

For more information about Apple Pay, contact us at 410-558-4200 or visit www.1stMarinerBank.com.

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