

## Frequently Asked Questions: Apple Pay

### What is Apple Pay™?

Apple Pay™ is a digital wallet that allows you to pay for purchases with an Apple device at participating merchants.

### How does Apple Pay™ work?

Apple Pay™ uses Near Field Communications (NFC) to transfer data between two devices. When you use a compatible Apple device, you can make purchases with your mobile device, using your fingerprint to verify a purchase. It also works online with participating apps.

### What devices can I use with Apple Pay™?

Apple Pay™ can be used with your iPhone 6®, iPad Air® 2, iPad Mini™ 3, or later iPhone or iPad devices. It can also be used with Apple Watch if it is paired with either your iPhone 5®, 5c®, 5s®, 6®, 6® Plus, or later.

### What Members First Credit Union of Florida cards can I add to Apple Pay™?

Apple Pay™ will work with your Members First credit cards and debit card.

### Why am I being asked to verify my Members First card?

For security reasons, you may need to provide additional verification to add your Members First card to Apple Pay™. If necessary, Passbook® or the Apple Watch app will instruct you on how to verify your card.

When your information is verified, you should receive a Passbook® or Apple Watch app notification that your card is ready for Apple Pay™. If you have not received a notification after an hour, call 1-844-405-3251 for credit cards or call 1-844-646-5465 for debit cards.

### What is a default card for Apple Pay™?

Your default card is the card that is automatically used each time you make a purchase through Apple Pay™.

### How do I set my Members First card as my default card for Apple Pay™?

Setting your Members First card to be your default card is simple, and you only have to do it once. Go to Settings, Passbook® & Apple Pay™, and then tap Default Card selection. Choose your Members First card as your default. (Note: The first card you add to Apple Pay™ will automatically be your default card. This can be updated at any time.)

### Does Members First Credit Union of Florida charge for using Apple Pay™?

No.

What is a contactless payment?

A contactless payment is a transaction that uses chip-based technology and requires no physical connection between the payment device (a card or mobile device) and the physical merchant terminal.

How secure is an Apple Pay™ transaction?

Your card in Apple Pay™ is protected by Touch ID™ and/or your device Passcode. For your security, when you make a purchase using Apple Pay™, you must either use Touch ID™ or the Passcode for your device. Apple Pay™ does not store your card number on your phone and does not give your card number to the merchant. Instead, a unique digital code is created specifically for your device. And as always, transactions are monitored by Members First Credit Union of Florida's risk and fraud detection systems.

What if I find unauthorized transactions on the card I use with Apple Pay™?

Members First Credit Union of Florida works hard to prevent our members from risk or fraud. If you would like to dispute a credit card transaction, you may speak with a Credit Union representative at any of our branch locations or call 1-800-600-5249. Members who are enrolled at [ezcardinfo.com](http://ezcardinfo.com) may also dispute a charge there. To dispute a debit card transaction, you may speak with a Credit Union representative at any of our branch locations or call 850-434-2211.

What if my actual Members First credit card or debit card is lost or stolen?

Contact Members First Credit Union of Florida at 1-850-434-2211 immediately or call our credit card processor FIS at 1-800-325-3678. For a lost or stolen debit card, please contact the Credit Union at 1-850-434-2211 or call 1-800-472-3272.

What do I do if my Apple device is stolen?

You may contact Apple or our credit card processor FIS Apple Support at 1-844-405-3251 to suspend your device. For Debit Card Apple Support you may call 1-844-646-5465 or Members First at 1-850-434-2211. You may also go to [icloud.com/find](http://icloud.com/find) or use the Find My Phone app to suspend or permanently remove the ability to pay from that device with Apple Pay™. Your cards will be removed from Apple Pay™ even if your device is offline and not connected to a cellular or Wi-Fi network. You should also contact Members First Credit Union of Florida to stop transactions.

If your Apple Watch is lost or stolen, you can remove the ability to pay with your card(s) from Apple Pay™ on [icloud.com](http://icloud.com). Sign in, click Settings, choose your device, and click Remove All.

Can I still use my physical Members First card if I suspend or remove my card in the Wallet app?

When you suspend or remove your cards in Wallet, your device-specific Device Account Number is suspended or removed. You may continue to use your physical Members First card unless the card itself is blocked or closed.

I have a Rewards Credit Card with Members First, will I still earn Rewards when using Apple Pay™?

Yes.