

Apple Pay® FAQs

What is Apple Pay?

Apple Pay is a secure and mobile method of payment. You can store a secure version of your Achieve Financial Credit Union Credit or Debit Card in your iPhone® and use your phone to complete a purchase instead of your traditional credit or debit card.

Is Apple Pay secure?

Apple Pay is more secure than using your traditional debit or credit card for a few reasons. First, you need to be in physical possession of your card to add it to Apple Pay. Second, your card number is never stored on the phone and your personal information and card number is never transmitted to the merchant. Instead, a unique token is sent to the merchant which is validated through Visa before the transaction is approved. And lastly, a purchase can't be completed unless you authenticate yourself with TouchID which registers your fingerprint to unlock your iPhone, complete iTunes and App Store purchases, and now completes Apple Pay purchases.

Can all Apple devices use Apple Pay?

Only select devices offer Apple Pay. At this time this includes iPhone 6 and iPhone 6 Plus for in-store and in-app purchases, and iPad® Air 2 and iPad mini 3 for in-app purchases only. However, this list will continue to change with the launch of new Apple products such as the iWatch later this year. A current and complete list of devices can be found at www.apple.com/apple-pay.

What are the benefits of using Apple Pay vs. a plastic card?

Apple Pay can be a quick and easy way to complete purchases at participating retailers. It's also more secure than using your traditional credit and debit card. Since Apple Pay also uses tokens instead of card numbers, it will, over time, reduce the inconvenience of fraud and plastic reissues associated with merchant data breaches.

Where can Apple Pay be used as a form of payment

You can use Apple Pay at over 220,000 retail Point of Sale terminals in the U.S. You can also complete purchases within a number of apps available from the App Store who support Apple Pay. Keep up with the list of participating merchants by visiting: <http://www.apple.com/apple-pay/>

Will you be able to use Apple Pay when you make purchases online?

You can use online if you're completing a purchase from within a supporting app downloaded from the App Store. You can keep up with the list of apps that support Apple Pay by visiting: <http://www.apple.com/apple-pay/>.

Where can I find more information about Apple Pay?

You can read more about Apple Pay by visiting: <http://www.apple.com/apple-pay/>.

When I add my Achieve Financial Credit Union card to Apple Pay it doesn't look like the card in my wallet. Why?

Apple Pay uses a graphical representation of your card. While we offer you the choice of card designs for your Credit and Debit card, we are unable to allow you to select alternate designs of your card in Apple Pay. The most popular credit and debit card designs have been provided for Apple Pay, which might be different than yours.

How do I change my default card to my Achieve Financial Credit Union card?

When you first enable Apple Pay, the credit or debit card associated with your iTunes® account is setup as your default Apple Pay card if it is eligible to participate in Apple Pay. You can load multiple cards and simply select your Achieve Financial Credit Union Credit or Debit (coming soon) card as your default card:

1. Go to Setting>Passbook® & Apple Pay
2. Tap Default Card
3. Choose New Card

What happens if I lose my card?

You can deactivate your card at any time. Settings>iTunes & App Store > Tap your Apple ID>Tap View Apple ID > Tap Payment Information>Change your information and tap Done.

What happens if I lost my device?

You can use Find My iPhone to put your device in Lost Mode to suspend Apple Pay or wipe your iPhone completely clean.

How do I know what my device account number is?

The last four digits of your device account number are listed on the Passbook info page for your card. When returning merchandise at a retailer you may need to use the same device used for the initial purchase. If you have your cards listed on multiple devices you can match the device account number on your receipt with what's listed in Passbook.

What do I do if I am unable to enroll my card?

Members can call the Credit Union at **(860) 828-2798**