

HOW IT WORKS: APPLE PAY AND DIGITAL ACCOUNT NUMBERS

Q My new Apple device has Apple Pay. How do I set it up?

A Before making a payment with your new Apple device you will need to follow a few simple steps to enroll in Apple Pay and add your existing credit or debit cards.

If your Visa card is already on-file with Apple (iTunes) and is eligible for the service, you will be offered an option to use it as your default account for Apple Pay. You have the option to add other accounts and will be prompted for a one-time entry of a few account details such as name, address, card number, expiration date, and the three-digit card verification value that can be found on the back of your card. Frontier Community Credit Union, Visa, and Apple will work behind the scenes to create a digital version of your account and enable you to start making payments with Apple Pay.

Q What is a digital account number and why should I care?

A Your payment card information, such as the 16-digit account number found on the front of your card, will be replaced with a digital account number that can be securely stored on Apple devices and used to make purchases. Your credit and debit card numbers are NOT stored on the device, or on Apple servers. This helps to reduce the potential for fraud.

The process is invisible to consumers and happens behind the scenes. It also helps to simplify checkout by eliminating the need to enter and re-enter your account number when buying items in mobile applications “in-app” or at the point-of-sale.

Q On which devices / phones / tablets / computers will this work?

A At this time, Apple Pay will work with iPhone 6, iPhone 6 Plus and Apple Watch, upon availability. Within mobile applications, Apple Pay is compatible with iPhone 6, iPad Air 2, and iPad Mini 3.

Apple is one of the first to make use of digital account numbers to enable secure mobile payments. In the future we expect digital account numbers to become available on any smart device, replacing your payment card numbers in digital wallets, at many e-commerce merchants, in mobile banking apps, and beyond.

Q Where can I use my digital account number – In-store or online?

A Initially, digital account numbers can be used for purchases through participating merchant mobile applications on your new Apple devices, as well as through the iPhone 6 and iPhone 6 Plus at any merchant where contactless payments are accepted.

Q Who utilizes digital account numbers?

A Digital account numbers are used by the merchants accepting your payment, the payment network that processes your transaction, Apple Pay, and the financial institution that issues your card.

Q Is the Apple Pay service available internationally?

A At this time, Apple Pay is only available in collaboration with certain U.S. financial institutions. The availability of Apple Pay outside the U.S. will be determined by Apple.

Q Can I use Apple Pay to make contactless payments internationally?

A Yes. Apple Pay has been designed to enable contactless payments internationally.

Q Do I need to be connected to the internet?

A For in-store contactless payments you do not need to be connected to the internet.

SECURITY AND DATA PRIVACY

Q How will this keep my information more secure?

A By using a digital account number, you no longer need to share your personal account information when you shop, which reduces the threat of your sensitive data being stored or compromised, because only the digital account number is passed on and your payment details are never actually shared with a merchant. In addition, if your device is ever lost or stolen, you will not need to cancel your underlying card, only the digital account number, which can be quickly reissued.

Q How does my Apple device transmit payment details?

A When shopping in-store, simply activate the payment functionality on your Apple device and hold the device in front of a contactless reader. The digital account information stored on the device will be transmitted directly to that contactless reader.

Q Will I know if my digital account number is being used?

A Digital account numbers will support a seamless payment experience. Please contact Frontier Community Credit Union for information on alerts or notifications.

Q Are my credit and debit card numbers passed to the merchant?

A No, your credit and debit card numbers are NOT stored on the device, nor on Apple servers. This helps to reduce the potential for fraud. Instead, a digital account number is used, and passed to the merchant.

Q Can I remove my digital account number stored on my Apple devices?

A Yes, you are able to easily delete the account from your device. If you delete your digital account, you will still be able to continue to make purchases with your physical payment card.

Q Are my purchases protected under zero liability?

A Yes. Whether you use a digital account number or a physical Visa card, you are protected with Visa Zero Liability against fraudulent transactions.¹ Please contact Frontier Community Credit Union for more information.

Q Am I liable for fraudulent transactions?

A No. Whether you use a digital account number or a physical Visa card, you are protected with Visa Zero Liability against fraudulent transactions.² Please contact Frontier Community Credit Union for more information.

Q What information is stored about my purchases?

A Transaction data that is stored is kept anonymous and recent purchase history is kept private, stored only on your device and not on Apple servers, nor is it used for Apple marketing.

CONVENIENCE AND USAGE

Q What if my physical Visa card is lost or stolen?

A Please contact Frontier Community Credit Union as soon as possible. Once you receive your replacement card you can add your new card to your mobile wallet.

Q What if my Apple device is lost or stolen?

A If your Apple device is lost or stolen, use “Find My Apple Device” to quickly suspend or remove your digital account numbers for the respective device. You may also contact Frontier Community Credit Union who can perform the same action on your Visa card(s). Once you receive your new device simply add cards to your wallet. In the meantime, you can continue to use your physical card without interruption.

Q If I sell or give my Apple device to someone else, what will happen to the digital account information in the device?

A When selling or giving away your iPhone 6 or other new Apple product you should make sure you delete all digital accounts in Apple Pay. Alternatively, you may reset your phone to factory settings which will also remove all digital accounts. If you forget to do this, contact Frontier Community Credit Union who can perform this action for you on your behalf.

Q If I lose my Apple device and if someone starts using it to make purchases, am I liable for those purchases?

A Whether you use a digital account number or a physical Visa card, you are protected with Visa zero liability against fraudulent transactions.³ Please contact Frontier Community Credit Union for more information.

Q Will I continue to earn loyalty or rewards benefits from my credit and debit card(s)?

A It is expected that digital account numbers will not impact any loyalty or rewards programs you have with Frontier Community Credit Unions. Please contact Frontier Community Credit Union for information on loyalty and rewards programs.

Q What will it look like on my monthly / online statement?

A We expect that the use of digital account numbers will result in a similar statement experience; however, please contact Frontier Community Credit Union for more information.

Q What should I do when I receive a new, renewed or replacement card?

A For any new or replacement cards, you will go through the initial set up of providing the basic payments details to add the card to Apple Pay. For a card renewal, the new expiration date will be automatically provided from Visa to Apple seamlessly, with no action required by you.

Q What if I need to return an item?

A Any returns should be processed as they are done today. However, individual merchant return policies may vary.

Q What payment information will be on my receipt?

A Receipts should look the same as they always have. However, in some cases, receipts created from digital account usage may display the last four digits of your digital account which may differ from the last four digits of your physical card.

Q Where can I view the full Terms of Use?

A Please contact Frontier Community Credit Union and Apple for the terms and conditions for the service.

Q Who do I contact for general questions about my digital account number?

A Please contact Frontier Community Credit Union.

¹ *The Visa Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details.*

² *The Visa Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details.*

³ *The Visa Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details.*