

Apple Pay™ - Frequently Asked Questions

Apple Pay offers an easy, secure, and private way to pay using Touch ID™ on iPhone® 6 or iPhone 6 Plus and later or iPad Air® 2, iPad mini™ 3 and later and Apple Watch™.

What do I need to use Apple Pay?

Here's what you need to use Apple Pay:

- iPhone 6 or iPhone 6 Plus and later (Apple Pay in stores and within apps)
- iPad Air 2 or iPad mini 3 and later (Apple Pay within apps)
- iOS 8.1 or later
- United States as your selected region
- Touch ID or passcode on your device
- iCloud® account

Here's what you need to use Apple Pay on your Apple Watch:

- Apple Watch paired with iPhone 5, iPhone 5c, iPhone 5s, iPhone 6, or iPhone 6 Plus (Apple Pay in stores)
- iOS 8.2 or later on your paired iPhone
- United States as your selected region
- A passcode on your Apple Watch and Wrist Detection turned on
- iCloud account

How do I set up Apple Pay on my iPhone or iPad®?

You can start using Apple Pay as soon as you add your debit card to Passbook®.

To add a debit card on iPhone 6 or iPhone 6 Plus, open Passbook and tap  in the upper-right corner.

If you have a debit card from BankDirect on file with iTunes®, you'll be asked to add it. You can also choose to add a different card using the iSight® camera or by entering your card information manually. Then BankDirect will decide whether to approve adding your card to Apple Pay. You might be asked to provide more information to complete the verification process.

To add a debit card on iPad Air 2 or iPad mini 3, go to **Settings > Passbook & Apple Pay**, tap **Add Credit** or **Debit Card**, and then follow the same steps for iPhone above.

How do I set up Apple Pay on my Apple Watch?

To add a debit card on Apple Watch, open the Apple Watch app on iPhone and tap **Passbook & Apple Pay**, then tap **Add Debit Card**. If you have a debit card from BankDirect on file with iTunes, you'll be asked to add it. You can also choose to add a different card using the iSight camera or by entering your card information manually. Then BankDirect will decide whether to approve adding your card to Apple Pay. You might be asked to provide more information to complete the verification process.

What should I do if I have an issue adding my debit card to Apple Pay?

BankDirect is ready to help you with issues when adding your debit card to your iPhone 6, iPhone 6 Plus, iPad Air 2, iPad mini 3, or Apple Watch. You can contact BankDirect at (1.877.839.2737 or clientsupport@bankdirect.com) or AppleCare®, who will help you resolve your issue.

Where and how can I use Apple Pay to pay in a store or within apps?

You can use Apple Pay with your iPhone 6, iPhone 6 Plus, and Apple Watch to pay in stores that accept contactless payments. Look for one of these symbols at checkout:



Some stores might have this symbol on their card readers and point of sale terminals, but they might not be currently set up to accept contactless payments, including Apple Pay.

On iPhone 6, iPhone 6 Plus, iPad Air 2, and iPad mini 3, you can use Apple Pay to pay within apps when you see the Buy with Apple Pay or Apple Pay button as a payment method. Look for these buttons in apps:



When I'm paying in a store using my debit card in Apple Pay, should I choose Credit or Debit on the terminal?

If you see this choice, we recommend that you choose Credit to get the most consistent Apple Pay experience. Choosing Debit might not always work successfully with some older merchant payment terminals and backend systems.

Will I have to sign a receipt when paying with Apple Pay?

As you do today with a plastic debit card, you might need to sign a receipt, depending on the store and the transaction amount.

Does Passbook show my recent transactions?

When you view your card in Passbook, you'll see the last transaction for each debit card. You might see only transactions made from your device, or you might see all transactions made from your card account, including all Apple Pay devices and your actual card.

Why is my transaction amount sometimes reported differently in Passbook?

You might see different transaction amounts in Passbook (from locations such as restaurants, gas service stations, hotels, and car rental companies) when only initial authorization amounts are sent. Always refer to your bank statement for final transaction details.

How do I return an item that I bought using Apple Pay in a store?

The cashier can use the Device Account Number to find the purchase and process the return, just like they would with a traditional debit card payment. To see the last four or five digits of the Device Account Number for your iPhone or iPad, go to Passbook, tap the card, and tap ⓘ. For your Apple Watch, open the Apple Watch app on iPhone, tap **My Watch > Passbook & Apple Pay**. Tap your card to select it and see the Device Account Number. Apple Pay activity is also included on your debit card statements.

If the cashier needs your card details to process the return, you can follow the same steps for making a payment:

1. On the device that you used to make the original payment, select the card that you want to be refunded.
2. On your iPhone, hold the device near the reader and authorize the return with Touch ID or passcode. On your Apple Watch, double-click the side button and hold the face of your Apple Watch a few centimeters from the contactless reader. Depending on the return and refund policies of the store, it may take up to several days for the return transaction to appear on your debit card statement.

How secure is Apple Pay?

Apple Pay is more secure than using a traditional debit card. Every transaction on your iPhone or iPad requires you to authenticate with Touch ID or your passcode. Your Apple Watch is protected by the passcode that only you know, and your passcode is required every time you put on your Apple Watch. Your card number and identity aren't shared with the merchant, and your actual card numbers aren't stored on your device or on Apple servers.

Learn more about Apple Pay security and privacy: <https://support.apple.com/en-us/HT203027>

How does Apple Pay keep my information private?

When you pay in stores, neither Apple nor your device sends your actual debit card numbers to merchants. When you pay in apps, the merchant will only receive information like name, email address, billing and shipping addresses you authorize to share to fulfill your order. Apple Pay retains anonymous transaction information such as approximate purchase amount. This information can't be tied back to you and never includes what you're buying. Apps that use Apple Pay must have a privacy policy that you can view which governs the use of your data.

Learn more about Apple Pay security and privacy: <https://support.apple.com/en-us/HT203027>

What should I do if my device is lost or stolen?

- **iPhone, iPad, or Apple Watch** - with Apple Pay, you authorize each purchase with Touch ID or your passcode. And every time you put on your Apple Watch, you need to enter your passcode to access it. These features help prevent other people from using Apple Pay on your iPhone, iPad, or Apple Watch.
- **iPhone or iPad** - you can use the Find My iPhone app to suspend or permanently remove the ability to pay from that device with Apple Pay. Your cards will be suspended or removed from Apple Pay even if your device is offline and not connected to a cellular or Wi-Fi network. Learn more about what to do if your iPhone is lost or stolen.
- **Apple Watch** - you can remove the ability to pay with your debit cards from Apple Pay on iCloud.com. Just sign in, click **Settings**, choose your device, and click **Remove All**.

You can also contact BankDirect (at 1.877.839.2737 or clientsupport@bankdirect.com) to suspend or remove your cards from Apple Pay.

Can I continue to use my plastic debit cards if I suspend or remove my cards in Passbook®?

When you suspend or remove your cards in Passbook, your device-specific Device Account Number is suspended or removed. You can continue to use your plastic debit card.