



## Apple Pay Frequently Asked Questions

### **What is Apple Pay™?**

Apple Pay is a service that allows you to add your debit or credit cards to a supported Apple® device through the Wallet app to make purchases at participating merchants using your Apple device.

### **How do I add my card(s) to Apple Pay?**

The setup is easy. Here's how you add your card. Simply download the latest iOS for your device. There are no additional apps to download.

1. Add your Atlantic Stewardship Bank Debit Card to Apple Wallet. You can either take a picture of it with your phone or enter the information manually.
2. Start shopping.
3. Use Touch ID on your device to authenticate your purchase.

*It's that simple!*

### **Where can I use Apple Pay?**

You can use Apple Pay at restaurants, popular retailers, and wherever you see the Apple Pay symbol. View the complete merchant list here: <http://www.apple.com/apple-pay/where-to-use/>. You can also use your card(s) while shopping in apps that accept Apple Pay.

### **How do I lock Apple Pay?**

Apple Pay will be locked any time your device is locked. For your security, your device's passcode or Touch ID™ is required for every in-store purchase made with Apple Pay.

### **Which Atlantic Stewardship Bank Cards can I use with Apple Pay?**

ASB Consumer, Business, and Health Savings Debit Cards can be used with Apple Pay.

### **Can I continue to use my physical card(s) after it has been added to Apple Pay?**

Yes. You may continue to use your card(s) as you normally would after adding it to Apple Pay.

### **What should I do if my debit card is lost or stolen?**

You should immediately call Atlantic Stewardship Bank at (201) 493-2949 to report the card as lost or stolen, and then remove the card from the Wallet app. When you receive your replacement card you will need to add it to your Wallet app to continue using Apple Pay.

### **How do I pay using Apple Pay?**

To pay in participating stores, simply hold your iPhone near the contactless reader with your finger on Touch ID. You'll see "Done" on the display, along with a subtle vibration and beeps notifying you that your payment information was sent.

Using Apple Watch, double click the side button and hold the display of your Apple Watch up to the contactless reader. A gentle tap and a beep will confirm that your payment information was sent.

To pay within an app using an iPhone or iPad, select Apple Pay as the payment method and place your finger on Touch ID.

### **What devices can use Apple Pay?**

The iPhone® 6s, iPhone 6s Plus, iPhone 6, and iPhone 6 Plus can be used for in-store and in-app purchases. The Apple Watch™ paired with the iPhone 5 or later can be used to make purchases in stores. The iPad® Pro, iPad Air 2, iPad mini 4, and iPad mini 3 can be used with in-app purchases. Devices will need to be updated with iOS 8.1 or later in order to use Apple Pay to make purchases.

### **How do I make my Atlantic Stewardship Bank debit card my default card in Apple Pay?**

The first card you add to Apple Pay will be your default card. To change this, open the main settings app on your device and then go to Wallet and Apple Pay. Tap default card and then tap the Atlantic Stewardship Bank Debit Card you would like to select as your default card.

### **What should I do if I have an issue adding my Atlantic Stewardship Bank Debit Card to Apple Pay?**

Atlantic Stewardship Bank Customer Service is ready to help you with any issues you may have adding your debit card(s) to Apple Pay. Please call (844) 577-2495 for assistance.

### **What is a contactless payment?**

Contactless payments are transactions that use Near Field Communication (NFC) to complete a transaction. These payments do not require a physical connection between the device and the participating merchant's checkout terminal.

### **What is a device account number? How is it different from my debit card account number?**

When you add your card(s) to Apple Pay, instead of using your actual card number, a unique device account number is assigned, encrypted, and securely stored on the Secure Element chip, which is a dedicated chip in the iPhone, iPad, and Apple Watch. When you make a purchase, the device account number, along with a transaction-specific dynamic security code, is used to process your payment. Your actual card number is never shared by Apple with merchants or transmitted with payment. Every payment requires Touch ID or a passcode, and Apple Watch must be unlocked—so only you can make payments with your device.

### **How does Apple Pay keep my debit card information secure?**

Apple Pay's secure system uses a method called tokenization, designed to protect your account by assigning a unique randomly generated device account number. This number (or token) is stored securely on the Secure Element Chip embedded in the iPhone, iPad, and Apple Watch. When you make a purchase, this number is paired with a dynamic, transaction-specific security code to process your payment. The cashiers at merchants will not see your card number, account number, or security code when you make a purchase with Apple Pay, and your card will never leave your wallet. Additionally, every transaction using Apple Pay requires you to authenticate with Touch ID or your passcode. Atlantic Stewardship Bank also takes steps to keep your information secure.

We have a stringent account verification process that we use when you add your Atlantic Stewardship Bank Debit Card onto your iPhone or other device. For more information on Apple Pay security, please visit Apple's website: <https://www.apple.com/apple-pay/>.

**Does Apple know what I've purchased?**

No, Apple does not store the details of your transaction.

**Does it cost anything to use Apple Pay?**

There is no cost to use your card(s) in Apple Pay. However, the card's terms and conditions will apply for purchases. Also, additional message and data charges may apply depending on your specific wireless plan.

**If the device is erased, does that deactivate the physical card?**

No, erasing the device will delete the card(s) from Apple Pay but does not affect your physical card. The debit card(s) will continue to function normally.

**How will an Apple Pay transaction appear on a statement?**

Transactions will not appear any differently than other debit card transactions.

**Why am I being asked to verify my card(s)?**

You may be asked to provide additional information to add your card(s) to Apple Pay for security purposes. The Wallet app will tell you how to verify your card(s). After you have successfully verified your card(s), you will then receive a notification indicating that you are ready to use Apple Pay with that card.

**After my card(s) is added to Apple Pay, can it be removed?**

Yes, from within the Apple Pay and Wallet settings, select remove card.

**How will I know whether a transaction was successful when paying with Apple Pay?**

You will receive a notification on your phone whether your transaction was successfully paid.

**Can I see transactions made using Apple Pay?**

Yes, the ten most recent transactions made using your card(s) in Apple Pay will be displayed.

**Will I need to sign a receipt after I pay in-store with Apple Pay?**

You may need to sign a receipt depending on the merchant.

**Where can I view and manage my card(s) in Apple Pay?**

There are two ways that you can view and manage your card(s) in Apple Pay.

1. You can view and manage your card(s) in Apple Pay by going to "Settings" and selecting "Wallet and Apple Pay." You can tap on an individual card to manage the settings linked to that card and view your most recent transaction history.
2. You can also view and manage your card(s) in the Wallet app. When you select an individual card, you can tap the information icon (i) to manage the settings linked to that card and view your most recent transaction history.

**What happens if I lose my iPhone, iPad, or Apple Watch?**

The “Find my iPhone” app can suspend all payments in the event of a lost or stolen phone.

**If the mobile device is replaced, what effect does it have on Apple Pay?**

If the device is replaced, customers will need to re-register their cards to their new device.

**What are the notifications I get from Apple Pay on my device? Can they be turned off?**

You will receive notifications when purchases are made using Apple Pay. To turn these notifications off, go to “Settings” and tap “Wallet and Apple Pay.” From there, select the card and turn “Card Notifications” off. Note that by turning your notifications off, you will no longer see transaction notifications or your purchase history in Apple Pay.

**How do I return something I purchased using Apple Pay?**

You can make a return by contacting the merchant directly, as you would with any payment made via your physical card(s). When making a return, we recommend that you bring your receipt and the device used for the purchase.