



## Apple Pay FAQs

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

You can use Apple Pay with your iPhone 6, iPhone 6 Plus, iPad Air 2, iPad mini 3, and Apple Watch that is paired with either your iPhone 5, 5c, 5s, 6 or 6 Plus.

### What First South Financial cards can I add to Apple Pay?

Apple Pay will work with FSFCU credit and debit cards.

### Can I use multiple cards with Apple Pay?

Yes. For each Apple Pay enabled device (iPhone, iPad, and Apple Watch) you can load up to eight cards. Devices do not share cards, so if you want the same card on two different devices, you will need to load the card on each device separately.

### How do I add my card?

You can add your card in a few easy steps. The process for adding a card is a little different between your iPhone, iPad, and Apple Watch.

#### ***iPhone 6 or iPhone 6 Plus:***

1. Open Passbook and tap the plus sign.
2. Position your card in the camera frame to automatically enter your card information. Enter the security code found on the back of your card, and fill in any remaining fields.

#### ***iPad Air 2 or iPad mini 3:***

1. Go into Settings and tap Passbook & Apple Pay.
2. Tap Add Credit or Debit Card.
3. Position your card in the camera frame to automatically enter your card information. Enter the security code found on the back of your card, and fill in any remaining fields.



### ***Apple Watch:***

1. Open the Apple Watch app on your iPhone 5 or 6 (must be running iOS 8.2 or higher) and tap select Passbook & Apple Pay.
2. Tap Add Credit or Debit Card.
3. Position your card in the camera on your iPhone to automatically enter its information. Enter the security code found on the back of your card.

If requested, follow additional steps to verify your card. After you confirm your First South Financial card has been added to your mobile device, you're ready to use it in Apple Pay.

### **Why am I being asked to verify my First South Financial card?**

For security reasons, we may need you to provide additional verification to add your First South Financial card to Apple Pay. If necessary, Passbook or the Apple Watch app will tell you how to verify your card.

If your information is verified, you should receive a Passbook or Apple Watch app notification that your card is ready for Apple Pay. If you haven't received a notification after an hour, **866-820-6318**

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

Your default card for Apple Pay is the card that is automatically used every time you make a purchase.

### **How do I set my First South Financial card as my default card for Apple Pay?**

Setting your First South Financial card as your default is simple, and you only need to do it once. Go to Settings, Passbook & Apple Pay and tap Default Card selection. Choose your First South Financial card as your default. **\*\*Note the first card you add to Apple Pay will automatically be your default card, but you can update it at any time.**

### **Does First South Financial charge anything to use Apple Pay?**

No. First South Financial does not charge a fee for customers to use Apple Pay.



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

Apple Pay is available on your Apple Pay enabled iPhone 6 or iPad in participating merchant apps, and you can use Apple Pay with your iPhone 6, iPhone 6 Plus, or Apple Watch at more than a million stores and restaurants whose payment terminals are set up to accept contactless payments.

View the list of merchants at the Apple Pay site. <http://www.apple.com/apple-pay/>

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

Contactless payments are transactions that use chip-based technology and require no physical connection between the payment device (a card or mobile device) and the physical merchant terminal.

### **Is Apple Pay safe and secure for making payments? How does First South Financial help protect me against fraud?**

The safety and security of your account information is of the highest importance.

As a security measure, you may receive a “verification required” message when adding your card to Apple Pay. Once verified, an on-screen message will appear stating that the card is ready for use. This verification is part of our multi-layered approach to security in payments.

Additionally, when we review mobile wallet providers we look for payment safety, quality of service, and ease of use for our customers. When you make payments with Apple Pay and your First South Financial card:

- Your full card number is not shown to the merchant or to Apple Pay.
- All transactions are monitored by First South Financials risk and fraud detection systems.



**What if I find unauthorized charges on the card I use with Apple Pay on my iPhone, iPad, or Apple Watch?**

Your First South Financial cards automatically come with the built-in security of First South Financials fraud monitoring.

To dispute a Debit Card transaction, call **1-888-918-7809**

To dispute a credit card transaction, call **1-866-820-6318**

**What if my First South Financial card is lost or stolen?**

Please call one of the above numbers immediately and mention that you added your First South Financial card to Apple Pay. Your card will be blocked so that no more purchases can be made. You should also remove the lost or stolen card from Passbook or the Apple Watch app using the “Remove Card” option. When you receive your replacement card, you will need to add the new card to Apple Pay before making any Apple Pay purchases.

**What if my iPhone, iPad or Apple Watch is lost or stolen?**

In addition to notifying your mobile carrier, please call the above mentioned phone numbers on the back of your card promptly and mention that you added your First South Financial card to Apple Pay so that we can disable your card for use with Apple Pay. If you locate your device, you will need to add your card back to Apple Pay before making any Apple Pay purchases. If you have the Find My iPhone app downloaded to your device, you can use it to remotely lock your device. Please refer to the Apple website for more information about Find My iPhone.

**What happens if I unpair my Apple Watch from my iPhone?**

If you unpair your Apple Watch from your iPhone, all of your Apple Pay information is wiped from your Apple Watch. To use Apple Pay on your Apple Watch again, you will need to re-add your card information using the same process as when you initially set it up.

**Where can I find more information about Apple Pay?**

To learn more about Apple Pay, please visit the Apple Pay site. <http://www.apple.com/apple-pay/>