

# Apple Pay

Apple Pay is a trademark of Apple Inc.



now available with  
your Cornerstone  
Member Card<sup>®</sup>  
debit card

## GENERAL QUESTIONS

### **What happens if my Cornerstone Member Card is lost or stolen and it's in my Apple Wallet?**

If you believe your device or Apple Pay card information has been lost, stolen or compromised in any way, call us immediately at **1.855.875.2255**.

For an iPhone, you can use the Find My iPhone app to temporarily suspend or permanently remove the ability to make payments from your device, even if your device is offline.

You can also remove your card from Apple Pay:

- Go to Settings, and select Wallet & Apple Pay
- Select the card and tap Remove Card

### **Which account will Apple Pay access using my Member Card?**

Apple Pay will use the same default account (CHQ/SVG) that you use for Interac<sup>®</sup> Flash purchases.

## PAYING WITH APPLE PAY

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

If using an **iPhone 8 or earlier** with Touch ID, rest your finger or thumb on the home button and hold the top of your iPhone within a few centimeters of the contactless reader. You will see Done and a checkmark on the display letting you know your payment was approved. If vibration and sounds are enabled, you will feel a subtle vibration and hear a beep.

To pay with an **iPhone X**, double-click the side button, then glance at iPhone X to authenticate with Face ID or enter your passcode. Hold the top of iPhone X within a few centimeters of the contactless reader until you see Done and a checkmark on the display.

With an **Apple Watch**, double-click the side button and hold the display of your Apple Watch within a few centimeters of the contactless reader. Wait until you feel a gentle tap. You will see Done and a checkmark on the display letting you know your payment was approved.

With your iPhone, iPad, and Apple Watch, you can use your Cornerstone Debit Card in Apple Pay to pay within apps accepting *Interac* Debit when you see Apple Pay as a payment option. To learn how this works: <https://support.apple.com/en-ca/HT201239#inapp>



Done

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You can also pay on the web in Safari with your iPhone, iPad and Mac at online retailers that accept *Interac* Debit for Apple Pay: <https://support.apple.com/en-ca/HT201239#safari>

## Is there a maximum dollar amount for a purchase?

No, there is no maximum value for Apple Pay transactions, since each purchase is verified within Apple Pay using Face ID or Touch ID. Please contact us at 1.855.875.2255 if you experience a situation where a retailer has imposed a limit on Apple Pay transactions.

## Am I subject to a daily spending limit?

Yes. Cornerstone Credit Union will continue to monitor your total spending across the payment services that access your account, including your Cornerstone Debit Card at retail locations via Apple Pay. Apple Pay purchases are included in your existing total limit.

## Is there a cost to using Apple Pay?

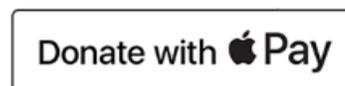
No. Apple Pay is included as part of your Cornerstone account. Each Apple Pay payment will count as an additional debit transaction, if you pay transaction fees for your account. Please contact us at any time to discuss the right account package for you.

## Where can I pay with Apple Pay?

Apple Pay using your Cornerstone Debit Card works wherever *Interac*<sup>®</sup> Flash is accepted. Just look for the *Interac*<sup>®</sup> Flash logo or contactless symbol at the checkout. Some stores will also display the Apple Pay logo.



You can also pay using your Cornerstone Debit Card in any mobile app, or on the web, where Apple Pay is accepted. Just look for these symbols.



## Will I have to sign a receipt or enter a PIN when paying with Apple Pay?

No. Apple Pay purchases are authenticated using Face ID or Touch ID.

## How do I view recent Apple Pay transactions?

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To view your most recent Apple Pay transactions, open the Wallet app and your Cornerstone Debit Card. To see all transactions completed using your Cornerstone Debit Card, view them on your device using your Cornerstone App, or online via MemberDirect Online Banking.

## Will I receive a notification on my phone for a declined transaction?

Yes, you will receive notifications for both declined and completed transactions.

### DEACTIVATING / CARD REMOVAL

#### How do I remove a card from Apple Pay?

To remove a card from Apple Pay on an **iPhone**:

1. Open your Wallet App and select the card you would like to remove
2. Touch the information (i) symbol in the bottom right corner (under recent transactions)
3. Select Remove Card

To remove a card from Apple Pay on an **Apple Watch**:

1. Open the Apple Watch App and select My Watch
2. Tap on Passbook & Apple Pay
3. Select the card you would like to remove and tap Remove Card

## Will removing my card from Apple Pay deactivate my plastic card?

No. Removing your Cornerstone Debit Card from Apple Pay will not affect your plastic card.

### TROUBLESHOOTING APPLE PAY

#### Will the case on my phone interfere with making purchases?

Apple Pay transactions use technology within the phone to communicate with the POS terminal and complete the purchase. The Apple Pay signal is a magnetic field created by a small antenna – and interacts with a similar antenna on the POS reader. Depending on the thickness and material of the phone's case, there could be interference - resulting in inconsistent usage of Apple Pay.

By re-positioning the phone on the terminal and waiting up to a few seconds for the devices to communicate with one another, you should be able to successfully complete a purchase. For some thicker phone cases, you may need to remove the phone's case to complete a purchase.

The antenna (an inductor actually!) is powered by NFC technology, which is further explained in the section on technology below.

#### What should I do if Apple Pay is not working with the POS terminal?

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Apple Pay should work at all terminals that accept *Interac*<sup>®</sup> Flash. Depending on the location of the signal from the phone and the case that you are using, you may need to either remove your case or re-position your phone near the POS terminal. Because POS terminals may be slightly different, you may find that this experience varies from terminal to terminal. If you are having difficulties, ask your retailer if they accept *Interac*<sup>®</sup> Debit on Apple Pay.

## Do I need network access to make a purchase?

No. Your iPhone (powered and unlocked) has everything you need to complete a purchase at a retailer, even without network access.

As with card purchases, you may not complete a purchase if the POS terminal is off-line or unavailable. You will need network access to receive transaction notifications from Apple.

## SECURITY & TECHNOLOGY

### How is Apple Pay secured?

Each Apple Pay transaction requires your authorization through Touch ID, Face ID or a passcode. Your card number is not shared with the merchant or saved on your iOS device, instead using a secure token to complete the purchase.

### What is NFC?

NFC stands for Near Field Communication, which is a contactless proximity technology. NFC uses the same technical standards as plastic cards (such as *Interac*<sup>®</sup> Flash), which allows you to tap your card to complete transactions. It is known for short range, secure transmission, with a maximum distance of less than 5-10 cm. In practice, phones need to be held very near to device readers for a few seconds to complete a transaction.

### How do I know if a terminal accepts NFC?

Just look for the *Interac*<sup>®</sup> Flash logo or the contactless symbol at checkout to know if a terminal is capable of NFC.

### How does the technology work?

When you register a card with Apple Pay, the card is assigned a device account number. The device account number is different from your physical card number and is unique to your device. Your device account number is used to make purchases with Apple Pay.

### Are Apple Pay transactions secure?

Yes. Each Apple Pay transaction is protected by, and requires, your authorization through Face ID, Touch ID and/or passcode. For your security, all Apple Pay purchases are authenticated using Face ID, Touch ID or your passcode. All payment information is encrypted in the Secure Element, which is a dedicated chip in your Apple device.



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## MANAGING CHANGE – WHAT IF I...

### **...Download a new version of Cornerstone App?**

Apple Pay should not be affected by updating your Cornerstone App.

### **...Upgrade my iOS?**

Apple Pay should not be affected by updating your iOS.

### **...Change my SIM?**

Apple Pay should not be affected when you change your SIM card.

### **...Change my lock screen password?**

Apple Pay should not be affected when you change your lock screen password.

### **...Lose my iOS device?**

Contact your credit union immediately if you lose your mobile phone. We will de-activate your Cornerstone Debit Card within Apple Pay. You can also suspend/delete your Cornerstone Debit Card through the Find My iPhone App/iCloud.

### **...Lose my iOS device, and then find it?**

Suspended cards can be resumed, but deleted cards cannot. If your Cornerstone Debit Card has been deleted from Apple Pay, you will be required to add it again.

### **...Delete my card and then want to reactivate it?**

You can add any cards you previously deleted as normal.

### **...Sell or upgrade my iOS device?**

Before you sell your iOS device, you must delete your card from Apple Pay. You must also delete the Cornerstone App from the phone. You may optionally contact (CU) to ensure that your card has removed from Apple Pay.

### **...Get a new debit card?**

If you get a new debit card, remove the previous card from Apple Pay and add the new card.



1.855.875.2255

cornerstonecu.com